

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2025
for
GURU NANAK GURDWARA SMETHWICK



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About Guru Nanak Gurdwara Smethwick

Guru Nanak Gurdwara Smethwick (GNG Smethwick) is a registered charity based in Smethwick and serves as a central hub for the local and wider Sikh community. The organisation provides a wide range of faith-based and non-faith-based services, supporting a weekly congregation of more than 14,000 individuals. As one of the largest Sikh Gurdwaras in the region, GNG Smethwick plays a significant role in community cohesion, welfare and spiritual development.

All operations, programmes and governance at GNG Smethwick are firmly rooted in Sikh teachings and principles. The Gurdwara is a faith-led, not-for-profit organisation dedicated to the practice and promotion of the Sikh religion, reflecting the teachings of the Sikh Gurus from Sri Guru Nanak Dev Ji, the founder of the Sikh Dharam, to Sri Guru Gobind Singh Ji, the tenth Guru. Its activities are centred on the Shabad (the divine word or scriptures) of Sri Guru Granth Sahib Ji, the eternal Guru of the Sikh faith.

The concept of Dharam while commonly understood as religion or faith extends further to encompass a Sikh's sense of duty, ethical conduct and responsibility toward humanity and all of God's creation. This principle underpins the Gurdwara's commitment to serving the community, promoting equality and supporting those in need through spiritual guidance, education and charitable initiatives.

OBJECTIVES AND ACTIVITIES

Significant Activities

The Gurdwara, located on High Street in Smethwick, serves as the central focus of the organisation's religious, community and charitable activities. As a Sikh place of worship, it plays a vital role in promoting both spiritual and personal wellbeing through the practice, teaching and propagation of the Sikh Dharam (faith).

Established in 1961 in the town of Smethwick now part of the Metropolitan Borough of Sandwell the Gurdwara has grown to become a longstanding and respected institution within the community. It continues to provide high-quality voluntary services, sustained through the generous monetary and non-monetary contributions offered by its congregation and the wider community. These contributions enable the Gurdwara to fulfil its charitable objectives, support community cohesion and deliver services inspired by Sikh values of humility, service and equality.

Aims and Objectives

The object of GNG Smethwick is, for the public benefit, the advancement of the Sikh religion through the propagation, practice and advancement of the Sikh Dharam based on teachings of the ten Gurus and Sri Guru Granth Sahib Ji, the eternal Guru and sacred scriptures of the Sikhs.

Public Benefit

Guru Nanak Gurdwara Smethwick undertakes a wide range of activities in direct support of its charitable objectives, delivering significant public benefit to both members of the congregation and the wider community. These activities promote spiritual development, personal wellbeing, social cohesion and community resilience.

Public benefit is provided through:

- Spiritual uplift and guidance supporting individuals in the initiation, development and nurturing of their Sikh faith and way of life.
- Capacity building for individuals, families and communities offering faith-based education, personal development opportunities and community engagement initiatives.
- Promotion of universal equality reflecting Sikh teachings such as Sarbat da Bhalla (the welfare of all) and the principle that all humanity is one (Manas Ki Jaat Sabhe Ekey Pehchanho - Guru Gobind Singh Ji).

- Charitable giving and social responsibility encouraging the practice of Daswandh (donating a tenth of one's earnings) to support those in need.
- Support for vulnerable and elderly individuals providing assistance, companionship and wellbeing support, often led by youth volunteers and community members.
- Moral and ethical development helping individuals overcome negative tendencies such as ego, anger, greed and attachment through Sikh teachings and community learning.
- Promotion of positive social virtues including tolerance, patience, compassion and forgiveness.
- Environmental and heritage initiatives supporting environmental enhancement and conservation work in and around the Gurdwara site.
- Civic and community participation engaging with local partners, authorities and community groups to strengthen cohesion and contribute to the wider public good.

The trustees and staff remain fully mindful of their duty to ensure the charity operates for the public benefit. This principle underpins all organisational decisions and programme development. The Management Committee continues to implement operational improvements and strengthen service delivery to maximise the reach and impact of the Gurdwara's work within the community.

Dharam Parchar

The Darbar of the Guru is central to all spiritual activity at Guru Nanak Gurdwara Smethwick. Within this sacred space, daily Paath (prayers), Kirtan, Katha, Dhadi Vaaran and other Sikh religious services are conducted. These practices promote spiritual wellbeing, personal reflection and a stronger sense of community. All services take place under the divine guidance and presence of Sri Guru Granth Sahib Ji, the eternal Guru of the Sikh faith.

Main Daily Programme

The Management Committee has continued to operate a full, continuous daily programme of religious services. From the moment Sri Guru Granth Sahib Ji is ceremonially escorted into the Darbar Sahib each morning, prayers and services commence and continue throughout the day until Sri Guru Granth Sahib Ji is respectfully escorted to Sachkhand in the evening.

GNG Smethwick remains a leading centre for Gurmat Parchar (the teaching and dissemination of Sikh principles) in the United Kingdom. Throughout the year, the Gurdwara welcomed world-renowned Kirtani Jathas, Katha Vachaks, Dhadhis and Parchariks, who contributed significantly to the spiritual life of the congregation.

The Gurdwara also continues to act as a central hub for the Sikh community's religious requirements, hosting large smagams, Gurburab celebrations and major events across the Sikh calendar.

Major Events and Celebrations

- Nagar Kirtan - Parkash Gurburab of Sri Guru Nanak Dev Ji (November 2024)

The annual Nagar Kirtan procession, organised in partnership with local Gurdwaras, commenced from Gurdwara Guru Har Rai Sahib Ji in West Bromwich and concluded at Guru Nanak Gurdwara Smethwick. GNG Smethwick led the coordination and hosted the concluding celebrations on Smethwick High Street.

- Holla Mohalla 2024

The Gurdwara hosted Holla Mohalla festivities at the Lions of the Great War site, celebrating the Sikh tradition of martial discipline and Chardi Kala (a state of eternal optimism). The event featured Gatka demonstrations, promoting both physical and mental wellbeing within the community.

- Vaisakhi 2024 - Creation of the Khalsa

Vaisakhi celebrations were held as open-air community events on Smethwick High Street, attracting approximately 20,000 attendees from diverse backgrounds. This celebration offered the wider public an opportunity to experience Sikh heritage, values and the spirit of the Khalsa.

Religious Services and Ceremonies (2024)

Throughout the year, Guru Nanak Gurdwara Smethwick facilitated a wide range of key religious ceremonies, including:

- 107 Sri Akhand Paath Sahib
- 54 Anand Karaj (Sikh marriage ceremonies)
- 397 Sukhmani Sahib Paath
- 41 Antim Sanskar (funeral services)
- 21 Sehaj Paath
- Approximately 150 individuals initiated into the Khalsa through Amrit Sanchaar

The Gurdwara remains one of the most respected and frequently chosen venues in the Midlands for Sikh ceremonies, particularly the Anand Karaj.

Education

Guru Nanak Gurdwara Smethwick continues to prioritise education as a core pillar of its charitable work, providing programmes that support spiritual, linguistic, cultural and academic development for children, young people and adults.

Guru Nanak Dev Ji Gurmat Academy

The Gurmat Academy provides students with opportunities to learn Punjabi, develop life skills and receive Santhiya (training in reading and understanding Gurbani). Enrolment has grown significantly, with 600 students registered in the current academic year-an increase of 250 students compared with 2022.

The 2022-2023 academic year saw outstanding academic outcomes, including 10 GCSE A grades* and 2 A grades at A-Level*. Early indications suggest that results for 2024 will show further improvement. These achievements reflect the Academy's commitment to Khalsa values, high standards in teaching and learning and the dedication of its staff, volunteers and governors.

Gurmat Sangeet Academy

The Gurdwara's Gurmat Sangeet Academy continues to expand its provision in Sikh music education. This year, the Academy supported:

- 46 students in Kirtan classes
- 39 students in Tabla classes

The programme aims to preserve traditional Sikh musical heritage while inspiring confidence, discipline and creativity in young learners.

After School Clubs

Weekly homework clubs for 12 - 18 year olds are facilitated by experienced volunteers who provide support with coursework, assignments and exam preparation. The sessions cover core GCSE and A-Level subjects, including English, Mathematics and the Sciences, helping young people to develop study skills and improve academic performance.

Library Services

Guru Nanak Gurdwara Smethwick is home to the General Subheg Singh Library, which houses a collection of more than 10,000 books. Plans are underway to create a dedicated Children's Library, offering a welcoming space for young readers to develop literacy skills, imagination and cultural identity, while also supporting the growing field of Sikh and Punjabi literature.

Sikh Students Freshers Fair

In October 2024, the Gurdwara hosted the annual Sikh Students Freshers Fair in the Function Hall. Students from universities across the West Midlands attended and engaged with a variety of stalls offering career opportunities, Sikh-led businesses, charitable organisations and volunteering initiatives. The event provided guidance, networking opportunities, showcases of community projects, competitions and prize giveaways.

Summer Camps

The Summer Sikhi Camp 2024 welcomed more than 150 children over a two-week period. The camp delivered a wide range of activities designed to inspire learning, personal growth and spiritual exploration, supporting children on a journey of discovery and development rooted in Sikh values.

Public Engagement

Guru Nanak Gurdwara Smethwick remains deeply committed to engaging with and supporting the wider community through health initiatives, sports programmes, youth development, partnership working and public events.

Health and Wellbeing Initiatives

The Gurdwara continues to support a range of community health initiatives, including free weekly health checks aimed at identifying diabetes, obesity, high blood pressure, cholesterol issues and other common health concerns within the local Punjabi and wider community. These sessions are delivered by volunteer healthcare professionals, who also provide referrals to GPs or other medical specialists where required. This proactive approach plays a vital role in promoting early detection and improving community health outcomes.

Sports and Physical Activity

The annual Sports Kabaddi Tournament, held at Sandwell Valley Playing Fields, attracted more than 2,000 spectators and continues to be one of the region's most popular cultural sporting events.

The Gurdwara has also expanded its sporting provision through the GNG Martial Arts Academy, which now offers training in Gatka, wrestling, boxing and Mixed Martial Arts (MMA). These activities encourage physical fitness, discipline, confidence and community participation across all age groups.

The Gurdwara is also proud to be a Duke of Edinburgh Licensed Centre and recently completed its first Bronze Award cohort, providing young people with valuable skills and personal development opportunities.

Partnership Working

Guru Nanak Gurdwara Smethwick continues to work closely with the Smethwick Youth and Community Centre, offering a range of essential support services to residents across Smethwick and the wider Sandwell area. This partnership strengthens community cohesion and enhances access to support for young people, families and vulnerable individuals.

63rd Anniversary Celebrations

In 2024, the Gurdwara marked its 63rd anniversary, commemorating its opening in July 1961. As the first Gurdwara in the United Kingdom to be established solely through the efforts and contributions of the Sikh community, this milestone holds significant historical and cultural importance. Members of the congregation from across the UK attended the celebrations, reflecting the enduring connection and loyalty of the Sikh community to GNG Smethwick.

The Management Committee extends heartfelt thanks to all who continue to support and contribute to the Gurdwara's mission and legacy.

Media Presence

Throughout the year, Guru Nanak Gurdwara Smethwick has featured across various local and national media platforms in recognition of its community leadership, advocacy on Sikh issues and ongoing work for the betterment of wider society. This positive visibility has further strengthened public awareness of the Gurdwara's charitable and social impact.

Community and Wellbeing

Guru Nanak Gurdwara Smethwick remains committed to promoting the wellbeing of all individuals who visit or engage with its services. Through community initiatives, educational outreach and volunteer-led programmes, the Gurdwara continues to provide vital support rooted in Sikh values of equality, compassion and service.

Langar (Communal Kitchen)

The Gurdwara provides free vegetarian meals every day through the Guru's Langar, offered to all visitors regardless of faith, caste, gender, ethnicity, or background. The Langar operates to exceptionally high standards and holds a 5-star Food Standards Agency rating. It remains one of the Gurdwara's most significant community services, fostering inclusivity and equality.

Safeguarding

The safety and wellbeing of the Sangat and wider community is of paramount importance. Guru Nanak Gurdwara Smethwick is one of the first Gurdwaras in the UK to employ a dedicated Safeguarding Officer, ensuring robust safeguarding practices and the protection of vulnerable individuals.

External Educational Visits

The Gurdwara remains open and welcoming to all. During the year, 172 educational group visits were hosted, with a total of 5,160 visitors from across the UK and overseas. Visitors receive guided tours of the Gurdwara, an introduction to the Sikh faith, opportunities for Q&A, Guru Ka Langar and complimentary educational materials. The increasing number of visits highlights the Gurdwara's role as a centre for learning, interfaith engagement and community connection.

Kaur Youth Group

The Kaur Youth Group meets weekly to offer a safe, confidential and non-judgemental space for young women. The group provides emotional support, guidance and peer connection, helping young people navigate personal and social challenges with confidence.

First Aid and Defibrillator Training

To enhance community safety and emergency preparedness, the Gurdwara has begun offering First Aid and defibrillator training for the Sangat. This initiative equips community members with essential life-saving skills.

GNG Matrimonial Service

The GNG Matrimonial Service provides a professional, culturally sensitive introduction service for Sikh individuals seeking marriage partners. Hundreds of men and women are now registered with the service, which is managed by dedicated volunteers under the guidance of the Management Committee.

A weekly information stall operates every Sunday from 11am to 2pm and formal introduction events for registered members are hosted quarterly.

Green Flag Award - Lions of the Great War Site

Guru Nanak Gurdwara Smethwick has been awarded the Green Flag Award for the 6th consecutive year for its management and maintenance of the Lions of the Great War site. This internationally recognised quality mark for parks and green spaces reflects the exceptional care, environmental stewardship and community pride demonstrated by the Gurdwara's team.

Volunteering Contribution

Volunteering remains at the heart of the Gurdwara's operations. It is estimated that volunteers collectively contribute approximately 200,000 hours of service each year, supporting activities ranging from preparing Langar to assisting in prayer services, educational programmes and administrative duties.

Based on an equivalent value of 30 full-time individuals working 7 hours per day at £12.00 per hour, this represents:

- £917,280 of volunteer value annually

- £17,640 weekly

- £2,520 daily

This extraordinary level of selfless service (seva) demonstrates the dedication of the Sangat and forms a vital foundation of the Gurdwara's community impact.

Estates

Guru Nanak Gurdwara Smethwick has continued to invest in the maintenance, improvement and modernisation of its estate to ensure a safe, efficient and welcoming environment for all members of the Sangat and visitors.

Significant work has been undertaken to renovate, clean and repair the Gurdwara's facilities. The organisation remains committed to environmental responsibility and is actively pursuing energy-efficient solutions to reduce its carbon footprint.

As part of these improvements, the Gurdwara has upgraded its digital infrastructure, merging service providers to enhance efficiency and reduce operating costs. A new internal network has been established to strengthen the efficiency, security and management of the Gurdwara's administrative operations.

Across the Gurdwara complex, sound systems and IT infrastructure continue to be updated to improve experience and accessibility. A live video stream is available on YouTube for the convenience of the Sangat, enabling remote participation in daily services. Further technological enhancements include the purchase of new equipment to support live streaming of external events through a portable broadcast system.

A solar power system has been approved and will be installed providing nearly 200kw of power. The solar power will be processed into sustainable energy, demonstrating the Gurdwara's commitment to environmental stewardship and responsible waste management.

The Gurdwara has also expanded its estate portfolio through the acquisition of the former Lloyds Bank building at 116 High Street, Smethwick. This property is intended to be leased, providing a new source of rental income to support the charity's ongoing activities.

In addition, the site at Unit 5B Gate 2 Booth Street, Smethwick (formerly known as the Awaze Qaum Building), which had been severely damaged by fire, has now been fully restored through insurance-supported repairs. The building has been returned to good condition and is once again a valuable asset to the charity.

Governance

Guru Nanak Gurdwara Smethwick is committed to upholding the highest standards of transparency, accountability and good governance. The Gurdwara ensures that summaries of Management Committee meeting minutes are publicly available to the congregation, fostering openness and community confidence in decision-making processes.

Significant progress has been made in strengthening organisational governance, including the development and implementation of updated Human Resources policies and the modernisation of employee contracts. These improvements are designed to safeguard both employees and the Gurdwara, ensuring clarity, fairness and compliance with best practice.

The Gurdwara is also proud to be working towards recognition as a UK Living Wage Employer, demonstrating its commitment to supporting fair pay and financial wellbeing for staff.

To further enhance operational effectiveness, the Gurdwara is in the process of establishing a series of specialist subcommittees, covering key areas such as Finance, Human Resources, Buildings and Estates and Community Outreach. These subcommittees will provide additional expertise and oversight, supporting the Management Committee in delivering efficient, compliant and forward-looking governance.

This work builds on the recommendations from the recent internal audit, ensuring that governance structures continue to evolve in line with the Gurdwara's growth, responsibilities and long-term vision.

Financial Review

Principal Funding Sources

The primary source of income for Guru Nanak Gurdwara Smethwick continues to be donations from the public, including offerings from the Sangat and wider community. These are supplemented by investment income, which is carefully managed in line with the Gurdwara's charitable objectives and ethical principles.

The trustees remain mindful of their duty to ensure that all funds are used efficiently and effectively to support the Gurdwara's religious, educational and community activities.

Future Developments

Looking ahead, the Gurdwara will continue to work in line with its core objectives, building on the success of existing programmes and projects delivered in previous years.

Planned areas of development include:

- Establishing and expanding programmes for the elderly, to reduce isolation and promote dignity, independence and wellbeing.
- Developing initiatives for mothers and toddlers, providing safe, supportive environments for early learning, social interaction and community bonding.
- Increasing access to sports and physical activities for the Sangat, with a particular emphasis on health and wellbeing within the local community.

These future developments will be progressed as resources allow, with a continued focus on sustainability, community need and alignment with Sikh values of seva (selfless service) and Sarbat da Bhalla (the welfare of all).

Structure, Governance and Management

Recruitment and Appointment of the Management Committee

The Management Committee of Guru Nanak Gurdwara Smethwick is elected every two years in accordance with the Gurdwara's constitution. All appointed trustees are required to be Amritdhari (baptised) Sikhs, ensuring that the leadership of the Gurdwara is firmly rooted in Sikh principles, values and practices.

Induction and Training of the Management Committee

Newly elected members of the Management Committee receive appropriate induction, guidance and ongoing support to enable them to fulfil their responsibilities effectively. Training is provided to help trustees understand their governance duties, statutory obligations and operational roles in line with the Gurdwara's constitution and charitable objectives.

Leadership Priorities

Throughout the year, the Management Committee has focused on delivering its key strategic priorities, which include:

- Upholding unwavering allegiance to Sri Guru Granth Sahib Ji, Sri Akal Takhat Sahib and the Khalsa Panth
- Building a leading Sikh institution that is modern, forward-looking and fit for the 21st century
- Educating and developing future leaders within the Sikh community
- Championing health and wellbeing initiatives for the Sangat and wider public
- Supporting and embracing young mothers and toddlers through tailored programmes and community engagement

These priorities guide the Committee's work and ensure that the Gurdwara continues to provide meaningful, values-based service to the community.

All of this work has only been possible through the blessings of Sri Guru Granth Sahib Ji and the unwavering support, dedication and commitment of our Sevadaars (volunteers) and Sadh Sangat (congregation). We remain deeply grateful for their continued service, generosity and devotion. May Guru Ji's grace be bestowed upon us all and may we continue to express our gratitude with sincerity, humility and devotion.

Risk Management

The Managing Committee 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 Management Committee regularly reviews the major risks which are faced by GNG. Risks that are identified are dealt with appropriately including insurance cover being taken where feasible. Management have identified that the misappropriation of charity assets may also be a risk but this has been mitigated by various controls which have therefore minimised this risk. The conclusion was that the system of control in the areas reviewed was adequate in all significant respects for the purpose of the charity to continue in its activities.

OBJECTIVES AND ACTIVITIES

Significant activities

The Gurdwara (Sikh place of worship) on High Street in Smethwick, is the heart and soul of the organisation's activities and aims. It promotes spiritual and physical regeneration through the promotion and propagation of the Sikh Dharam (faith). The Gurdwara was established in 1961 in the town of Smethwick, now in the borough of Sandwell, it continues to humbly provide quality voluntary services utilising the monetary and non-monetary contributions or offerings provided by the community.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

All new trustees must be Amritdhari (baptised) in the Sikh religion.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1154098

Report of the Trustees

FOR THE YEAR ENDED 31 MARCH 2025

Principal address

130 High Street
Smethwick
West Midlands
B66 3AP

Trustees

Mr Tarsem Singh Shoker
Mr Jaswinder Singh
Mr Jatinder Singh
Mr Onkar Singh
Mr Humraaj Singh Shergill
Mrs Pervinder Kaur
Mr Gurdeep Singh
Mr Sarbjit Singh
Mr Balbir Singh Bhajam
Mr Kuldeep Singh Deol
Mr Bhervinder Singh
Mr Mohinder Singh Nagra
Mr Harvinder Singh Purewal
Mr Harvinder Singh
Mr Jagjevan Singh Samra
Mr Harjit Singh Chana
Mr Malkit Singh
Mr Narinder Singh Waraich
Mrs Kuljinder Kaur
Mr Jasvir Singh
Mr Mangat Singh

Auditors

Ark&Co Ltd - Statutory Auditors
The Maltings
2 Anderson Rd
Bearwood
Birmingham
West Midlands
B66 4AR

COMMENCEMENT OF ACTIVITIES

Guru Nanak Gurdwara Smethwick first opened its doors to the Sikh Community on 30th July 1961.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, 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 financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 and The Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 26 January 2026 and signed on its behalf by:



Mr Jatinder Singh - Trustee

Opinion

We have audited the financial statements of Guru Nanak Gurdwara Smethwick (the 'charity') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and 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 (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 March 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 requirements of 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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity 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 the charity'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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 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 where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which 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 the charity'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 liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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:

As auditors, we have planned and performed our procedures and audit testing in a manner designed to identify and assess the risks of material misstatement due to fraud or error.

We gained an understanding of the legal and regulatory framework applicable to the Charity and the sector within which operates, and considered the risk of acts by the Charity that were not in line with the applicable laws and regulations, including fraud.

We understood how the Charity is complying with those laws and regulations by:

- making enquiries of trustees concerning actual and potential litigation and claims. We corroborated our enquiries by obtaining an understanding of trustee's procedures relating to detecting and responding to the risks of fraud and whether they have any knowledge of any actual, suspected or alleged fraud;
- we performed audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluation of business rationale of material transactions outside the normal course of business;
- we reviewed accounting estimates for any bias; and
- we reviewed in detail any fines, legal and professional expenses incurred along with correspondence with regulatory bodies to evaluate whether there were any instances of non-compliance.

Our audit procedures were designed to respond to risks of material misstatement of the financial statements, recognising that the risk of not detecting a materials 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. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulation is from the events and transactions reflected in financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

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 auditors' 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.



Gurnek Ark FCA –Senior Statutory Auditor
Ark&Co Ltd - Statutory Auditors
The Maltings
2 Anderson Rd
Bearwood
Birmingham
West Midlands
B66 4AR

26 January 2026

GURU NANAK GURDWARA SMETHWICK

Statement of Financial Activities

FOR THE YEAR ENDED 31 MARCH 2025

		31.3.25 Unrestricted fund £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies	3	1,604,725	1,501,952
Investment income	4	50,493	48,824
Other income	5	-	200,000
Total		<u>1,655,218</u>	<u>1,750,776</u>
 EXPENDITURE ON			
Raising funds	6	700,646	20,944
Charitable activities	7		
Printing/Postage/Stationary		-	21,991
Sundry		-	12,657
Food/Drink		(7,527)	290,783
Insurance		53,822	39,795
Water		-	35,488
General		693,402	-
Other		<u>291,491</u>	<u>1,404,024</u>
Total		<u>1,731,834</u>	<u>1,825,682</u>
 NET INCOME/(EXPENDITURE)		(76,616)	(74,906)
 RECONCILIATION OF FUNDS			
Total funds brought forward		<u>10,092,367</u>	<u>10,167,273</u>
 TOTAL FUNDS CARRIED FORWARD		<u><u>10,015,751</u></u>	<u><u>10,092,367</u></u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

GURU NANAK GURDWARA SMETHWICK

Balance Sheet
31 MARCH 2025

		31.3.25 Unrestricted fund £	31.3.24 Total funds £
FIXED ASSETS	Notes		
Tangible assets	14	10,810,872	11,047,347
Investment property	15	1,005,161	1,005,161
		11,816,033	12,052,508
CURRENT ASSETS			
Debtors	16	41,999	43,646
Cash at bank		196,539	160,929
		238,538	204,575
CREDITORS			
Amounts falling due within one year	17	(401,217)	(422,817)
NET CURRENT ASSETS		(162,679)	(218,242)
TOTAL ASSETS LESS CURRENT LIABILITIES		11,653,354	11,834,266
CREDITORS			
Amounts falling due after more than one year	18	(1,637,603)	(1,741,899)
NET ASSETS		10,015,751	10,092,367
FUNDS	21		
Unrestricted funds:			
General fund		10,015,751	10,092,367
TOTAL FUNDS		10,015,751	10,092,367

The financial statements were approved by the Board of Trustees and authorised for issue on 26 January 2026 and were signed on its behalf by:

Sarbjit Singh

Mr Sarbjit Singh - Trustee

The notes form part of these financial statements

Cash Flow Statement

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	31.3.25 £	31.3.24 £
Cash flows from operating activities			
Cash generated from operations	1	<u>153,817</u>	<u>92,437</u>
Net cash provided by operating activities		<u>153,817</u>	<u>92,437</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(14,003)	(8,364)
Purchase of investment property		-	(455,161)
Interest received		<u>93</u>	<u>82</u>
Net cash used in investing activities		<u>(13,910)</u>	<u>(463,443)</u>
Cash flows from financing activities			
Loan repayments in year		<u>(104,297)</u>	<u>138,592</u>
Net cash (used in)/provided by financing activities		<u>(104,297)</u>	<u>138,592</u>
		<hr/>	<hr/>
Change in cash and cash equivalents in the reporting period		35,610	(232,414)
Cash and cash equivalents at the beginning of the reporting period		<u>160,929</u>	<u>393,343</u>
Cash and cash equivalents at the end of the reporting period		<u><u>196,539</u></u>	<u><u>160,929</u></u>

The notes form part of these financial statements

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.25 £	31.3.24 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(76,616)	(74,906)
Adjustments for:		
Depreciation charges	250,479	254,883
Interest received	(93)	(82)
Fair Value Adjustment	-	(200,000)
Decrease/(increase) in debtors	1,647	(1,035)
(Decrease)/increase in creditors	<u>(21,600)</u>	<u>113,577</u>
Net cash provided by operations	<u>153,817</u>	<u>92,437</u>

2. ANALYSIS OF CHANGES IN NET DEBT

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank	<u>160,929</u>	<u>35,610</u>	<u>196,539</u>
	<u>160,929</u>	<u>35,610</u>	<u>196,539</u>
Debt			
Debts falling due within 1 year	(208,860)	-	(208,860)
Debts falling due after 1 year	<u>(1,741,899)</u>	<u>104,296</u>	<u>(1,637,603)</u>
	<u>(1,950,759)</u>	<u>104,296</u>	<u>(1,846,463)</u>
Total	<u>(1,789,830)</u>	<u>139,906</u>	<u>(1,649,924)</u>

1. LAND & BUILDINGS

All land and building titles are registered in the name of Makhan Singh, Mohan Singh, Davinder Singh and Hazura Singh Nagra (appointed on Sunday 5th November 2017) as Holding Trustees for the beneficiaries, who are the Sadh Sangat (congregation), of Guru Nanak Gurdwara Smethwick.

The trustees hold the premises in trust and shall be used as a place for public worship and religious instruction according to the Sikh religion.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the Charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Improvements to property	- 2% on reducing balance
Fixtures and fittings	- 25% on reducing balance
Computer equipment	- 25% on reducing balance

Investment property

Investment properties are properties held to earn rental income and/or for capital appreciation. Investment properties are measured initially at cost and subsequently at fair value at each reporting date, with changes in fair value recognized in the Statement of Financial Activities.

Valuation Basis and Process

The investment properties were valued as at 3 February 2021 by Chivers Commercial, independent Chartered Surveyors, acting in the capacity of external valuers. The valuers are members of the Royal Institution of Chartered Surveyors (RICS) and have recent experience in the relevant location and category of the properties being valued. The valuation was undertaken in accordance with the RICS Valuation - Global Standards 2020. The Trustees' are of the opinion that, under current market conditions, this valuation remains the same.

Property Details and Fair Values

The charity's investment property portfolio comprises:
126 High Street fair value £280,000

2. ACCOUNTING POLICIES - continued

Investment property

122 High Street fair value £270,000

116 High Street purchased in 2024 at cost £455,161

Income Generation

During the year, the investment properties generated rental income of £50,400 (2024: £48,742).

Valuation Methodology

The valuations were derived using the following methods:

- Comparative method based on analysis of local market evidence
- Investment method for income-producing elements

The valuer applied a rate £150-180 per square foot to the retail units based on comparable market evidence.

Security

All Gurdwara properties are held as security against bank borrowings with Barclays Bank PLC.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

The charity does not have any restricted funds.

3. DONATIONS AND LEGACIES

	31.3.25	31.3.24
	£	£
Donations	<u>1,604,725</u>	<u>1,501,952</u>

4. INVESTMENT INCOME

Investment income relates to rent received from the Charity's investment properties

5. OTHER INCOME

The Charity did not receive any other income in the year to 31st March 2025. in 2024 the Other income figure (£200,000) related to the fair value adjustment of 122 and 126 High Street, Smethwick.

6. RAISING FUNDS**Raising donations and legacies**

	31.3.25	31.3.24
	£	£
Support costs	<u>433,852</u>	<u>-</u>

Other trading activities

	31.3.25	31.3.24
	£	£
Hire of plant and machinery	20,534	20,944
Support costs	<u>246,260</u>	<u>-</u>
	<u>266,794</u>	<u>20,944</u>

Aggregate amounts	<u>700,646</u>	<u>20,944</u>
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7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Food/Drink	(8,320)	793	(7,527)
Insurance	13,247	40,575	53,822
General	<u>234,876</u>	<u>458,526</u>	<u>693,402</u>
	<u>239,803</u>	<u>499,894</u>	<u>739,697</u>

8. SUPPORT COSTS

	Management £	Finance £	Information technology £	Human resources £
Raising donations and legacies	444,573	(3,711)	(5,810)	-
Other trading activities	246,260	-	-	-
Other resources expended	(1,418)	-	25,451	(10,819)
Food/Drink	-	-	-	-
Insurance	(306,613)	-	30,813	312,434
General	<u>2,445</u>	<u>195,847</u>	<u>174,416</u>	<u>-</u>
	<u>385,247</u>	<u>192,136</u>	<u>224,870</u>	<u>301,615</u>

8. SUPPORT COSTS - continued

	Other £	Other 3 £	Governance costs £	Totals £
Raising donations and legacies	(1,200)	-	-	433,852
Other trading activities	-	-	-	246,260
Other resources expended	-	-	-	13,214
Food/Drink	(38)	-	831	793
Insurance	500	-	3,441	40,575
General	26,197	2,225	57,396	458,526
	<u>25,459</u>	<u>2,225</u>	<u>61,668</u>	<u>1,193,220</u>

9. AUDITORS' REMUNERATION

	31.3.25 £	31.3.24 £
Fees payable to the charity's auditors for the audit of the charity's financial statements	<u>6,995</u>	<u>6,000</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

Costs / expenses paid on behalf of the charity and re-imbursed to Trustees during the year amounted to £10,016.

11. STAFF COSTS

	31.3.25 £	31.3.24 £
Wages and salaries	<u>152,540</u>	<u>196,557</u>
	<u>152,540</u>	<u>196,557</u>

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
Staff	<u>-</u>	<u>11</u>

No employees received emoluments in excess of £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	1,501,952
Investment income	48,824
Other income	<u>200,000</u>
Total	<u>1,750,776</u>
EXPENDITURE ON	
Raising funds	20,944
Charitable activities	
Printing/Postage/Stationary	
	21,991
Sundry	12,657
Food/Drink	290,783
Insurance	39,795
Water	
	35,488
Other	<u>1,404,024</u>
Total	<u>1,825,682</u>
NET INCOME/(EXPENDITURE)	(74,906)
RECONCILIATION OF FUNDS	
Total funds brought forward	<u>10,167,273</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>10,092,367</u></u>

13. FREE RESERVES

The Trustees of the Charity are of the opinion that there are no free reserves (2024 ; £NIL)

14. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1 April 2024	10,674,800	514,270	333,241	17,466	11,539,777
Additions	-	-	14,003	-	14,003
At 31 March 2025	10,674,800	514,270	347,244	17,466	11,553,780
DEPRECIATION					
At 1 April 2024	213,496	31,174	231,040	16,720	492,430
Charge for year	213,496	9,662	27,134	186	250,478
At 31 March 2025	426,992	40,836	258,174	16,906	742,908
NET BOOK VALUE					
At 31 March 2025	10,247,808	473,434	89,070	560	10,810,872
At 31 March 2024	10,461,304	483,096	102,201	746	11,047,347

15. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 April 2024 and 31 March 2025	1,005,161
NET BOOK VALUE	
At 31 March 2025	1,005,161
At 31 March 2024	1,005,161
Fair value at 31 March 2025 is represented by:	
	£
Valuation in 2023	350,000
Valuation in 2024	655,161
	1,005,161

If 122 & 124 High Street had not been revalued 2022 would have been included at the following historical cost:

	31.3.25	31.3.24
	£	£
Cost	350,000	350,000

122 & 124 High Street 2022 valued on open market value basis on by £550,000.

15. INVESTMENT PROPERTY - continued

122 and 124 High Street Smethwick were valued at £500,000 in January 2022 and this fair value is reflected in these accounts. The Trustees are of the opinion that this amount remains reasonably stated.

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Prepayments and accrued income	<u>41,999</u>	<u>43,646</u>

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Bank loans and overdrafts (see note 19)	208,860	208,860
Taxation and social security	74,862	71,518
Other creditors	<u>117,495</u>	<u>142,439</u>
	<u>401,217</u>	<u>422,817</u>

18. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.3.25	31.3.24
	£	£
Bank loans (see note 19)	<u>1,637,603</u>	<u>1,741,899</u>

19. LOANS

An analysis of the maturity of loans is given below:

	31.3.25	31.3.24
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>208,860</u>	<u>208,860</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u>417,720</u>	<u>417,720</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>625,143</u>	<u>625,143</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	594,740	699,036

20. SECURED DEBTS

The following secured debts are included within creditors:

	31.3.25 £	31.3.24 £
Bank loans	<u><u>1,846,463</u></u>	<u><u>1,950,759</u></u>

Bank loans are secured against the properties owned by the Charity.

21. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	10,092,367	(76,616)	10,015,751
	<u>10,092,367</u>	<u>(76,616)</u>	<u>10,015,751</u>
TOTAL FUNDS	<u><u>10,092,367</u></u>	<u><u>(76,616)</u></u>	<u><u>10,015,751</u></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,655,218	(1,731,834)	(76,616)
	<u>1,655,218</u>	<u>(1,731,834)</u>	<u>(76,616)</u>
TOTAL FUNDS	<u><u>1,655,218</u></u>	<u><u>(1,731,834)</u></u>	<u><u>(76,616)</u></u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	10,167,273	(74,906)	10,092,367
	<u>10,167,273</u>	<u>(74,906)</u>	<u>10,092,367</u>
TOTAL FUNDS	<u><u>10,167,273</u></u>	<u><u>(74,906)</u></u>	<u><u>10,092,367</u></u>

21. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,750,776	(1,825,682)	(74,906)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>1,750,776</u>	<u>(1,825,682)</u>	<u>(74,906)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	10,167,273	(151,522)	10,015,751
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>10,167,273</u>	<u>(151,522)</u>	<u>10,015,751</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	3,405,994	(3,557,516)	(151,522)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>3,405,994</u>	<u>(3,557,516)</u>	<u>(151,522)</u>

22. CAPITAL COMMITMENTS

	31.3.25 £	31.3.24 £
Contracted but not provided for in the financial statements	<u>175,902</u>	<u>-</u>

Capital commitments at the year-end in relation to the new solar power system amounted to £127,500 plus £45,402 finance charges (over 7 years) on the same.

23. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended March 2025 over and above those already disclosed in these accounts.