



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st April 2024 Period start date to 31st March 2025 Period end date

Charity name: **SIRI GURU SINGH SABHA, CROYDON**

Charity registration number: **1203036**

Objectives and Activities CIO

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>Advancement of the Sikh religion; to have regular prayer meetings; to tutor younger children and adults Gurmukhi, the Sikh religion, Kirtan (music); to promote the younger children and youth to take active participation in the prayers and running of events including the kitchen, organising, and stepping forward with ideas for fund raising and community activities.</p> <p>To provide a warm and welcoming place for the elderly to meet; to promote interfaith understanding; to perform the Anand Karaj wedding ceremony; to create a religious, healthy atmosphere and a spirit of selfless service based on Sikhi</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Daily prayers are held and attended by the community.</p> <p>Akhand Jaap's a 6-hour recital of prayers as part of special events.</p> <p>Funeral – ceremonies</p> <p>Anand Karaj (The Sikh wedding ceremony) is regularly performed as and when requested.</p> <p>There are regular classes where Gurmukhi, Sikhism, Kirtan, (Dilruba / Harmonium and Tabla instruments) are taught.</p> <p>All attendees (whether for prayer or otherwise) may access 'langar', the community kitchen for a free hot meal.</p> <p>Our trustees and members regularly attend inter-faith group meetings, council meetings and other charity-related meetings and events across the interfaith spectrum.</p> <p>We manage local school visits to the Gurdwara as part of their Religious Education curriculum and encourage students to learn about the teachings of our Gurus</p> <p>Trustees looking into improving the site to cater for the influx of congregation, this is project research stage as need to look at</p>

		costs and what is possible with current site, and any opportunity of looking for other sites.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>All trustees and members of Siri Guru Singh Sabha, Croydon had full regard to the guidance issued by charity commission on public benefit.</p> <p>Since then, the charity has been able to continue in its day-to-day activities and focus on progression for better services for the community.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	HPV grant £500.00 INV 1019 dated 11/3/25 to CVA – Event took place 15 th March 2025
Policy on social investment including program related investment	Para 1.38	<p>We view langar, the Sikh open kitchen, as a welcoming and simple investment in our local community.</p> <p>We are blessed with a wonderful team of resolute kitchen assistants who have undertaken their Food Hygiene Training to provide hot food to the community, all worshippers and the needy.</p>
Contribution made by volunteers	Para 1.38	<p>Building & Maintenance. Fulfilment of Ceremonial Duties (e.g., the weekly changing of sheets and ceremonial dressing of the holy Guru Granth Sahib Ji) Cooking & Cleaning. Web Design / social media IT Infrastructure</p>
Other		

Achievements and Performance

	SORP reference	
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Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The charity houses the only Gurdwara in Croydon. The surrounding Gurdwaras are in Crawley, Tooting, and Southfields. Therefore, we attract Sikhs and non-Sikhs from a fair radius and for these families to celebrate lifetime events and worship together as a community. We celebrate all the key calendar birth dates relating to our Gurus and other events such as Diwali and Bandi Chhor.</p> <p>The charity has a fully equipped kitchen and provides daily hot meals and snacks to all attendees and the wider community as part of our langar.</p> <p>The beneficiaries are kept abreast of local and new information by way of the charity website, services are streamed via a YouTube channel and daily WhatsApp forum messages allow for the community to communicate their needs and for us to serve them in the spirit of seva</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The charity has overall, been fortunate in that it has worked hard to maintain contact with beneficiaries and especially those who are vulnerable, elderly or alone without family nearby.
Performance of fundraising activities against objectives set	Para 1.41	<p>The committee undertook very little fundraising for most of the year. Initiatives have been put forward by members by individuals in the management team and escalated for positive work was a priority</p> <p>Notwithstanding this, the Treasurer set to work in recovering back-dated Gift Aid claims.</p>
Investment performance against objectives	Para 1.41	
Other		The current Trustees have worked continuously to serve the beneficiaries without disruption, to promote the aims and objectives of the charity and engender a sense of calm and caring for all those who seek assistance, advice, support, spiritual peace, and prayer

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Detailed Accounts attached for financial year 2024 - 2025
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Charity reserve is to invest the funds and to improve the services that the charity provided.
Amount of reserves held	Para 1.22	£269,741.00
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Donation by Members HMRC Gift Aid, Grant by HPV
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		Transfer of old Charity No: - 282163 to new CIO Charity 1203036. Funds transferred from previous old Barclays club account to new Barclays CIO Current and Savings Account. Charity No: - 282163 was to be shut down with Charity Commission and completed on 19 th December 2025.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Bye Laws
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO - ASSOCIATION
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are selected every 3 years which will be October 2026.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Trustees are guided to the Charity trustee. Trust board meetings are held regularly, and any best practices discussed with regards to developments in the charity sector. Specific induction and all training will be provided by external agencies such a Strengthening Faiths Institute and Gurdwara Aid and Online courses.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity is a member of Strengthening Faiths Institutes and Gurdwara Aid. The only gurdwara in UK that has been awarded Safer Centre Award in June 2022. The charity coordinates with other UK and International Gurdwaras.
Relationship with any related parties	Para 1.51	We enjoy a very healthy relationship with the local Borough Council in Croydon Trustee Mrs Surinder Kaur Sahota, is regularly involved with Faiths Together in Croydon and engaging on Sikh spiritual matters. We are also positive dealings with the Metropolitan Police and the local community safety officers
Other		Regular interaction with Faiths Together in Croydon and Croydon Communities Consortium (CCC) and connected with the SACRE team of Croydon

Reference and Administrative details

Charity name	SIRI GURU SINGH SABHA, CROYDON
Other name the charity uses	
Registered charity number	1203036

Charity's principal address	NANAK COMMUNITY CENTRE, 176 ST. JAMES ROAD, CROYDON CR0 2BU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Kamaljit Kaur	GENERAL MANAGER	11/5/23 – present	
2	Sundeeep Singh Sokhi	EVENT MANAGER	11/5/23 – present	
3	Kuljit Singh Chana	FINANCE MANAGER	11/5/23 – present	
4	Surinder Kaur Sahota	COMPLIANCE MANAGER	11/5/23 – present	
5	Jaspreet Singh Gill	LANGAR MANAGER	11/5/23 – present	
6	Sukhwinder Singh	BUILDING MANAGER	11/5/23 – present	
7	Satnaam Singh Khera	IT MANAGER	11/5/23 – present	
8	Nirmal Singh Kalsi	EDUCATION MANAGER	11/5/23 – present	
9	Sawaraj Singh Cheema	ADMIN MANAGER	11/5/23 – present	
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>SK Sahota</i>	
Full name(s)	Surinder Kaur Sahota	
Position (eg Secretary, Chair, etc)	Chair	
Date	9 th January 2026	

SIRI GURU SINGH SABHA, CROYDON

Trustees Report and Accounts

31 March 2025

SIRI GURU SINGH SABHA, CROYDON
Charity information

Trustees

SURINDER KAUR SAHOTA
KAMALJIT KAUR
SUNDEEP SINGH SOKHI
NIRMAL SINGH KALSI
JASPRIT SINGH GILL
SUKHWINDER SINGH
SAWARAJ SINGH CHEEMA
KULJIT SINGH CHANA
SATNAAM SINGH KHERA

Accountants

MANN ACCOUNTANCY SERVICES
FINANCIAL CHAMBERS
134-136 WHITEHORSE ROAD
CROYDON
SURREY
CR0 2LA

Bankers

BARCLAYS BANK

Registered office

NANAK COMMUNITY CENTRE
176 ST JAMES ROAD
CROYDON
CR0 2BU

Registered Charity number

1203036

SIRI GURU SINGH SABHA, CROYDON

Registered Charity no: 1203036

Report of the trustees for the year ended 31 March 2025

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

Governing Instrument and objectives

The charity was registered with the Charity Commission on 13th May 2023. The charity's objects and regulations are regulated by a CIO constitution as the governing document.

- a) Advancement of Sikh Religion
- b) Have regular prayer meetings
- c) Teaching of Gurumukhi, Sikh Religion, Kirtan to young children
- d) Provide place for elderly persons to meet
- e) Promote interfaith understanding
- f) To perform marriages
- g) Create a religious atmosphere and a spirit of service
- h) Character development and how to become a good citizens for young children
- i) To further such other charitable purposes according to the law of England and Wales as may from time to time be determined by the trustees.

Trustees and principal officers

Surinder Kaur Sahota	Trustee
Kamaljit Kaur	Trustee
Sundeep Singh Sokhi	Trustee
Nirmal Singh Kalsi	Trustee
Jasprit Singh Gill	Trustee
Sukhwinder Singh	Trustee
Sawaraj Singh Cheema	Trustee
Kuljit Singh Chana	Trustee
Satnaam Singh Khera	Trustee

SIRI GURU SINGH SABHA, CROYDON
Registered Charity no: 1203036

Financial Review

The attached financial statements show the current financial state of affairs, which the trustees consider to be sound and will continue to closely monitor. The charity relies on donations and offerings from its members and the public. It is recognised that donations and offerings can fluctuate from year to year, thus the trustees aim to ensure that the charity has sufficient resources to continue its activities and to meet its obligations. To this end, it is considered prudent that sufficient liquid funds are maintained.

Risk Management

The Trustees actively review the major risks, which the Charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks faced by the Charity and confirm that they have established systems to mitigate these risks.

The Trustees do not believe the Charity is subject to any substantial risk beyond the liabilities disclosed in this Report and Accounts

Trustees' responsibilities in relation to the financial statements


Charity law requires the trustees to have accounts prepared that give a true and fair view of the state of affairs of the charity and of its income and expenditure for the financial period. In doing so, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the accounts on a going concern basis unless it is inappropriate to assume that the charity will continue to operate.

The trustees are responsible for maintaining 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. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This report was approved by the members of the committee on 02/07/2025

Signed on behalf of:
Siri Guru Singh Sabha, Croydon


Kuljit Chana (Jul 2, 2025 14:15 GMT+1)
Kuljit Singh Chana
Treasurer


Kamaljit Kaur (Jul 2, 2025 21:22 GMT+1)
Kamaljit Kaur
General Secretary

SIRI GURU SINGH SABHA, CROYDON
Registered Charity no: 1203036
Independent Examiner's report to the Trustees of
SIRI GURU SINGH SABHA, CROYDON

We report on the accounts for the period ended 31 March 2025. set out on pages

Responsibilities of trustees and examiner

The charity's trustees 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(2) of the Charities Act 2011 ("the 2011 Act")) and that an Independent examination is required instead.

It is our responsibility to:

- examine the accounts carried out under section 145 of the 2011 Act and in carrying out my examination, to follow the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

Our examination was carried out in accordance with the 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, and seeking explanations from you as 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.

Independent examiner's statement

We have completed our examination. We confirm that no material matters have come to our attention in connection with the examination which gives us cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

MANN ACCOUNTANCY SERVICES
Accountants


FINANCIAL CHAMBERS
134-136 WHITEHORSE ROAD
CROYDON
SURREY
CR0 2LA

SIRI GURU SINGH SABHA, CROYDON
Registered Charity no: 1203036
Balance Sheet
as at 31 March 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	3	482,301	482,788
Current assets			
Debtors		14,325	5,202
Cash at bank and in hand	7	270,013	243,043
Creditors: amounts falling due within one year	4	(923)	(923)
Net current assets		283,415	247,322
Total assets less current liabilities		765,716	730,110
Creditors: amounts falling due after more than one year	5	-	-
Net assets		765,716	730,110
Funds			
Funds b/fwd		730,110	724,416
Net Income		35,606	5,694
TOTAL FUNDS		765,716	730,110

These financial statements were approved by the members of the committee on 26/06/2025

Signed on behalf of:
Siri Guru Singh Sabha, Croydon


Kuljit Chana (Jul 2, 2025 14:15 GMT+1)
Kuljit Singh Chana
Treasurer


Kamaljit Kaur (Jul 2, 2025 21:22 GMT+1)
Kamaljit Kaur
General Secretary

SIRI GURU SINGH SABHA, CROYDON
Income and Expenditure Account
for the year ended 31 March 2025

	2025 £	2024 £
Donations, gifts & membership subscriptions	168,161	143,797
Expenditure	(143,656)	(144,203)
Other operating income	11,059	6,100
Operating profit	<u>35,564</u>	<u>5,694</u>
Interest receivable	42	-
Net income for the year	<u>35,606</u>	<u>5,694</u>

SIRI GURU SINGH SABHA, CROYDON
Notes to the Accounts
for the year ended 31 March 2025

1 Accounting policies

Basis of preparation

The accounts have been prepared under the historical cost convention and in accordance with FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland (as applied to small entities by section 1A of the standard).

Income

Income constitutes voluntary donations, gifts and membership subscriptions.

Tangible fixed assets

Tangible fixed assets are measured at cost less accumulative depreciation and any accumulative impairment losses. Depreciation is provided on all tangible fixed assets, other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset evenly over its expected useful life, as follows:

Fixtures, fittings, tools and equipment over 5 years

2 Employees

	2025 Number	2024 Number
Average number of persons employed by the charity	<u>1</u>	<u>1</u>

3 Tangible fixed assets

	Land and buildings £	Fixtures & fittings £	Furniture & equipment £	Total £
Cost				
At 1 April 2024	455,455	24,351	35,623	515,429
Additions	-	7,358	1,103	8,461
At 31 March 2025	<u>455,455</u>	<u>31,709</u>	<u>36,726</u>	<u>523,890</u>
Depreciation				
At 1 April 2024	-	16,381	16,260	32,641
Charge for the year	-	3,832	5,116	8,948
At 31 March 2025	<u>-</u>	<u>20,213</u>	<u>21,376</u>	<u>41,589</u>
Net book value				
At 31 March 2025	<u>455,455</u>	<u>11,496</u>	<u>15,350</u>	<u>482,301</u>
At 31 March 2024	<u>455,455</u>	<u>7,970</u>	<u>19,363</u>	<u>482,788</u>

4 Creditors: amounts falling due within one year

	2025 £	2024 £
Accrued expenses	<u>923</u>	<u>923</u>

SIRI GURU SINGH SABHA, CROYDON
Notes to the Accounts
for the year ended 31 March 2025

5	Creditors: amounts falling due after one year	2025	2024
		£	£
	Local Council loan	-	-
		<hr/>	<hr/>
6	Cash at bank and in hand	2025	2024
	Cash at bank	269,741	242,958
	Cash in hand	272	85
		<hr/>	<hr/>
		270,013	243,043

SIRI GURU SINGH SABHA, CROYDON
Detailed Income and Expenditure Account
for the year ended 31 March 2025

	2025 £	2024 £
Donations, gifts & membership subscriptions	168,161	143,797
Expenses	(143,656)	(144,203)
Other operating income	11,059	6,100
Net Income	<u>35,564</u>	<u>5,694</u>
Interest receivable	42	-
Total Net Income	<u>35,606</u>	<u>5,694</u>

SIRI GURU SINGH SABHA, CROYDON
Detailed Income and Expenditure Account
for the year ended 31 March 2025

This schedule does not form part of the statutory accounts

	2025 £	2024 £
	<u>168,161</u>	<u>143,797</u>
Expenses		
Wages and salaries	2,000	1,000
Catering costs	22,913	21,446
Speakers and programmes	40,698	34,542
Presentations and events	-	4,985
Travel expenses	1,146	354
	<u>66,757</u>	<u>62,327</u>
Premises costs:		
Repairs and maintenance	6,147	21,119
Rates & water charges	3,128	4,461
Security expenses	1,488	732
Light and heat	20,323	12,763
Cleaning & laundry	11,313	10,849
Waste disposal	3,039	2,873
	<u>45,438</u>	<u>52,797</u>
General administrative expenses:		
Telephone and fax	1,048	1,031
TV subscription & web hosting	368	159
Postage, printing & stationery	665	469
Music & Kirtan classes	6,898	8,075
Trophies and gifts	476	407
Office expenses	507	-
Training	-	1,525
Insurance	2,708	2,538
Coach, event hire & childrens trips	1,394	1,501
Bank and credit card charges	889	568
Flowers and decoration	670	933
Equipment hire and tools	539	167
Depreciation	8,948	9,111
Donations	-	529
Computer accessories & software	1,521	277
Health and safety	80	259
Sundry expenses	-	159
	<u>26,711</u>	<u>27,708</u>
Legal and professional costs:		
CIO costs	-	250
Accountancy fees	900	900
Book keeping	250	221
Architetect fees	3,600	-
	<u>4,750</u>	<u>1,371</u>
	<u>143,656</u>	<u>144,203</u>