

SIKH GURDWARA CARDIFF

212a Pearl Street

Roath

Cardiff CF24 1RD

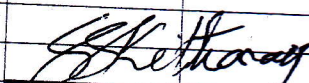
Annual Accounts - 2025/2026**1 April 2025 to 31 March 2026****Page 1 - Cover Sheet****Page 2 - Income and Expenditure account****Page 3 - Notes to the Income and Expenditure account****Page 4 - Bank Reconciliation and Statement of the Auditors**

Treasurer



(Jarnail Singh)

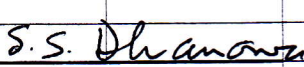
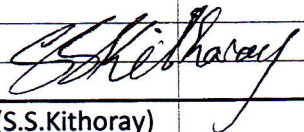
Auditors


(Sumitar Singh Dhanowa)
(Santokh Singh Kithoray)

Annual Accounts - 1 April 2025 to 31 March 2026						
Income & Expenditure account						
		Notes	2025/26		2024/25	
INCOME			£		£	
	Golak Charat		£ 43,391		£ 40,219	
	Parshad/Ardas		£ 11,078		£ 8,684	
	Kirtan Bheta		£ 8,065		£ 7,502	
	Langar		£ 14,813		£ 9,006	
	Akhand,Sehaj & Sukhmani Paaths		£ 15,682		£ 18,360	
	Anand Karaj		£ 1,300		£ 1,350	
	Bulding Fund		£ 12,273		£ 11,316	
	Board & Lodging Income		£ 975		£ 3,290	
	Gift Aid Tax Refunds	1	£ 12,530		£ 15,397	
	Education Donations		£ 655		£ 800	
	Rent-210 Pearl Street		£ 10,968		£ 8,274	
	Memberships		£ 50		£ -	
	Bank Loyalty & Interest		£ 594		£ 70	
	Miscellaneous incl. London Trip		£ -		£ 1,300	
			£ 132,373		125,567	
EXPENDITURE						
	Payroll-Wages	2	£ 22,634		£ 24,019	
	Tabla Player		£ 1,380		£ 900	
	Akhand Path, etc.		£ 5,715		£ 3,890	
	Kirtan Bheta to Ragis		£ 2,780		£ 3,861	
	Ragi Jathas		£ 2,195		£ 3,667	
	Langar		£ 3,491		£ 5,618	
	Gas-Main Building		£ 8,458		£ 7,693	
	Electricity-Main Building		£ 7,145		£ 7,820	
	Electricity-Flat		£ 1,188		£ 1,741	
	Welsh Water		£ 366		£ 331	
	Broadband & Telephone		£ 504		£ 504	
	Refuse Collection		£ 1,431		£ 1,332	
	Cleaning		£ 975		£ 1,223	
	Repairs & Renewals	3	£ 4,420		£ 780	
	Education		£ 645		£ 93	
	Insurance		£ 2,706		£ 2,692	
	Refurbishment-210 Pearl St.		£ 15,000		£ 22,821	
	Sundry	4	£ 4,916		£ 3,495	
	AC Installation		£ 31,284		£ -	
	Penarth Stonemasonry		£ 18,084		£ -	
	Bank Charges		£ -		£ 484	
			£ 135,316		92,963	
	Surplus/Loss	Surplus	-£ 2,943.09	Surplus	32,604	

Annual Accounts - 1 April 2025 to 31 March 2026**Notes to the Income/Expenditure Account**

1	Gift Aid Tax Refunds				
		GASDS Tax Refund	£ 2,000.00	March 2025 claim	
		Gift Aid Tax Refund	£ 10,529.61	Jan to Dec 2025 claim	
			£ 12,529.61		
2	Payroll				
		Granthi-1	£ 13,418.72		
		Granthi-2	£ 6,700.00		
		Granthi-3	£ -		
		PAYE-2024/25	£ 1,360.40		
		Nest Pension Fund	£ 1,154.51		
			£ 22,633.63		
3	Repairs & Renewals				
		Lock	£ 10.00	13.4.25	
		Pest Control	£ 474.00	27.7.25	
		Interfaith Council for Wales	£ 50.00	2.9.25	
		Cardiff Lift Co.	£ 268.06	9.10.25	
		Nisbett-Electrical	£ 255.98	10.8.25	
		Pest Control Services	£ 495.00	23.10.25	
		GasApp UK	£ 60.00	2.12.25	
		LA Bright Roofing	£ 120.00	4.12.25	
		GDP Handyman Services	£ 1,776.50	Mar.2026-Painting	
		Gas Repairs	£ 910.00		
			£ 4,419.54		
4	Sundry				
	May.25	KMC Pro Electrical	£ 295.00	Renew Heating Control	
	Feb.26	KMC Pro Electrical	£ 914.00	CCTV Renewal	
		Cardiff Cooling AC	£ 264.00	Pigeon Spikes	
	Nov. 25	KMC Pro Electrical	£ 2,852.32	Electrical	
	Dec.25	Wayne Peckham	£ 2,064.00	Boiler Replacement	
			£ 4,916.32		

Annual Accounts - 1 April 2025 to 31 March 2026			
Bank Account Reconciliation			
Bank Account Balances as on 1st April 2025 (from audited accounts)			
Barclays Bank			
General Account No.70823694		£	19,231.60
General Saver a/c no.80823775		£	26,559.60
Total		£	45,791.20
Bank Account Balances as on 31st March 2026 (from Bank Statements)			
Barclays Bank			
General Account No.70823694		£	7,415.12
General Saver a/c no.80823775		£	52,153.82
Total		£	59,568.94
Reconciliation			
Increase in Funds from Bank Balances		£	13,777.74
Deficit from Income/Expenditure a/c		£	2,943.00
Calculated Balance		£	16,720.74
Claim against Barclays Bank		£	2,941.72
Letter dated 27.1.2026 to Financial Ombudsman refers		£	13,779.02
Actual Discrepancy		-£	1.28
Statement of the Auditors			
We, the undersigned auditors, confirm that we have examined the books and accounts provided and to the best of our knowledge we found they give a fair picture of the state of financial affairs of the Gurdwara.			
 (S.S.Dhanowa)  (S.S.Kithoray)			