

NISHKAM CIVIC ASSOCIATION

England & Wales · Charity number 1100307

Details

Other names NCA

Status Registered

Legal form Charitable company

Company number [04378505](#)

Registered 2003-10-24

Register [View on the Charity Commission register](#)

Contact

Address 6 Soho Road
Birmingham
B21 9BH

Phone 01215154229

Email info@ncauk.org

Website ncauk.org

Activities

Objects: TO PROMOTE THE BENEFIT OF THE SIKH COMMUNITY IN BIRMINGHAM AND THE WEST MIDLANDS, AND IN PARTICULAR BUT NOT EXCLUSIVELY THE SIKH COMMUNITY, BY THE PROPAGATION OF THE SIKH FAITH IN ACCORDANCE WITH THE TEACHINGS OF THE TEN SIKH GURUS AND THE SRI GURU GRANTH SAHIB JI THE ADVANCEMENT OF EDUCATION, THE RELIEF OF SICKNESS AND POVERTY, THE PRESERVATION AND PROTECTION OF GOOD HEALTH AND THE PROVISIONS OF FACILITIES FOR RECREATION AND OTHER LEISURE TIME OCCUPATION IN THE INTEREST OF SOCIAL WELFARE WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE OF THE SAID COMMUNITY

Activities: The NCA facilitates personal, community, civic and sustainable transformation, guided by the practice of selfless service, for the wellbeing of communities, the environment and all creation. We draw upon the universal values from our rich heritage of empowerment, self-reliance and inclusivity to offer active learning, selfless volunteering, partnership working and cultural sensitivity.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Environment/conservation/heritage, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** BIRMINGHAM AND THE WEST MIDLANDS
- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£992,358	£1,019,804	£3,361,489	28
2024-03-31	£831,503	£889,982	£3,388,935	26
2023-03-31	£697,479	£791,774	£3,447,414	20
2022-03-31	£444,549	£576,456	-	-
2021-03-31	£596,772	£484,494	£3,673,616	8

Trustees

Name	Role	Appointed
SHAMINDER SINGH RAI	Chair	
Dr GOPINDER KAUR SAGOO		
Dr Jagdev Kaur Bhogal		2023-11-01
GURINDER SINGH MANDLA		2015-06-27
Harr-Joth Kaur Padam		2022-03-27
Herminder Kaur Channa OBE		2021-09-06
JARNAIL SINGH BHINDER		
PARMINDER SINGH JHUTTI		

NISHKAM CIVIC ASSOCIATION

England & Wales - Charity number 1100307

Accounts



**NISHKAM CIVIC
ASSOCIATION
ANNUAL REPORT
2024/25**



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MESSAGE FROM LIFE PRESIDENT



“

As Founder and Life President, I remain deeply humbled by the enduring generosity and steadfast belief in our charity's mission shown by so many funders. The Annual Report for 2024/25 stands as a testament to the shared resolve and spiritual strength that continue to guide our journey and deepen our impact on the lives we are privileged to serve.

This past year has tested us all. With the prolonged conflicts in Ukraine and Gaza, rising geopolitical tensions, technological disruption, and the deepening cost-of-living crisis, the world has felt increasingly fragile. Yet amidst this turbulence, the Nishkam Civic Association has exemplified resilience, moral courage, and unwavering seva (selfless service). Through faith and innovation, we adapted to adversity and upheld our commitment to serve those most in need.

Our accomplishments reflect the collective spirit of our devoted team, selfless volunteers, trusted partners, and generous supporters. Together, we have extended a hand of hope, providing essential services, nurturing educational potential, enabling dignified livelihoods, and embedding the principles of compassion and sustainability into everything we do.

The journey ahead demands even greater resolve. The social, economic, and ethical challenges facing our communities grow more complex by the day. Yet I draw strength from the Sikh spirit of chardi kala (ever-rising optimism). With your continued support, I am confident that we will meet these challenges with grace, renew our vision, and expand our reach to transform more lives.

Encouragingly, Government over this period has begun to better appreciate the profound role of civil society and faith-based organisations in renewal and recovery. Religious groups are no longer on the periphery; they are now seen as essential partners in the UK's evolving post-Brexit strategy for fostering community cohesion, social justice, and shared prosperity.

I invite you to read this Annual Report not only to witness the outcomes of our collective service, but to feel the heartbeat of a values-led movement. May it inspire reflection, action, and unity of purpose. Let us honour the progress made, embrace the work ahead, and recommit ourselves to a future rooted in shared humanity.

Thank you for journeying with us through these extraordinary times. Your compassion, conviction, and continued belief empower us to build a fairer, kinder, and more inclusive world. One act of service, one transformed life at a time.

Bhai Sahib, Professor Mohinder Singh Ahluwalia, OBE KSG
Founder and Life President, Nishkam Civic Association



CHAIRMAN'S MESSAGE



Shaminder Singh Rai
Chairman



Prof Upkar Singh Pardesi
Executive Chairman



As we reflect on the achievements of 2024/25, I extend my deepest gratitude to our funders, delivery partners, staff, volunteers, and the communities we serve. Your steadfast support has enabled the Nishkam Civic Association to continue delivering vital programmes with dignity and compassion in a year marked by exceptional complexity and volatility. Together, we have uplifted families, built resilience, and advanced civic participation rooted in our shared values of humility, integrity, and mutual service.

This year, in a highly competitive and resource-constrained voluntary sector landscape, I am proud to report that NCA secured record levels of grant funding, an extraordinary milestone that speaks volumes about the trust placed in our work and the strength of our values-led approach. This success was not accidental but the result of strategic agility, collaborative leadership, and operational discipline across the organisation. The commitment of our team, led by Ajit Singh, MD, to adapt, find efficiencies, and innovate ensured that we closed the year on a strong financial footing despite intensifying external pressures.

A particularly notable development has been our sustained investment in the growth of values-led apprenticeship programmes. These are now a cornerstone of our long-term strategy, bridging skills gaps, widening access to leadership pathways, and equipping individuals to contribute meaningfully to local and national prosperity. Our work in this area aligns with the need for inclusive economic recovery and social mobility, especially among underrepresented groups.

Looking ahead, we are entering an even more challenging environment. Public sector funding for charities is set to decline further, following the Government's Spring 2024 Budget which confirmed multi-year spending restrictions across key departments including the Department for Levelling Up, Housing and Communities (DLUHC), and the Department for Education. Local government grants are expected to shrink, and charities like ours face delayed commissioning cycles, tighter eligibility criteria, and growing demand for services. Rising employer costs, including pension contributions, wage inflation, and utility bills, further compound the strain on voluntary organisations. These fiscal pressures threaten to widen inequalities and reduce the capacity of the sector to respond quickly and effectively.

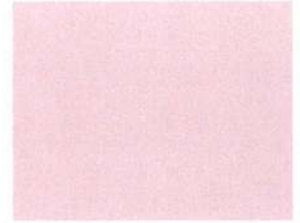
At NCA, we are not naïve to these realities, but we are resolute. We will respond with the same spirit that has always guided us: transparency, prudent financial stewardship, and service before self. Our priorities will include protecting our frontline services, deepening partnerships, diversifying our income streams, and reinforcing the core values that underpin every decision we make.

This Annual Report provides a detailed insight into the work we have accomplished and the lives we have touched. It also offers a vision of hope and transformation anchored in spiritual and civic renewal. I encourage you to read it not only as a summary of the past year but as an invitation to walk with us into the future, with courage, with compassion, and with a shared commitment to community wellbeing. Thank you for continuing to stand with us. Your belief in our mission sustains our efforts and drives our ambition to serve more, serve better, and serve together.

Shaminder Singh Rai
Chairman, Nishkam Civic Association



INTRODUCTION



ABOUT US

The Nishkam Civic Association (NCA), fondly known as the Nishkam Centre, is a unique organisation with the mission to facilitate personal, community, civic and sustainable transformation, guided by the practice of selfless service, for the wellbeing of communities, the environment and all creation.

OUR VISION

By 2025, NCA will become a local, national and international exemplar catalysing institution to deliver values-led, social and economic transformation for the benefit of humanity and the environment.

WHO IS IT FOR?

Our services predominately serve all communities in Handsworth and wider locality.



The Trustees Report

The Trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The Trustees have adopted the provisions of 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).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered company number

04378505 (England and Wales)

Registered charity number

1100307

Principal Address

6 Soho Road, Birmingham, West Midlands, B21 9BH

Trustees

Professor Upkar Singh Pardesi (Resigned 31 July 2024)

Parminder Singh Jhutti

Jarnail Singh Bhinder

Pamjit Kaur Bahia

Gurinder Singh Mandla

Gopinder Kaur Sagoo

Shaminder Singh Rai

Harr-Joht Kaur Padam

Jagdev Kaur Bhogal

Auditors

BSN Associates Limited
38 Swallowfield Courtyard
Wolverhampton Road
Oldbury, West Midlands
B69 2JG

STRUCTURE, GOVERNANCE AND MANAGEMENT

Reserves Policy

The present level of funding is adequate for the future activities of the Charity and is assessed by the trustees on a regular basis. To avoid the necessity of realising fixed assets held for the charity's use, the trustees endeavour to retain net current assets equating to approximately 3-6 months unavoidable running costs. The trustees monitor the cash flows on a regular basis and are satisfied that sufficient resources are held.

Principal funding sources

The Charity's funding comes from various sources, in the form of grants from public bodies funding specific community initiatives, revenues from the use of the Charity's facilities and donations from the public and other connected Charity's.

Fundraising

No fundraising events or activities took place in the year.

Investment policy and objectives

Apart from retaining a prudent amount in reserves, all the charity's funds are intended to be spent in the short term, under the overarching policy of "service delayed is service denied". Consequently, there are no funds for long-term investment, although the Charity owns the premises from which the Charity operates and provides services from.

The costs defrayed by the Charity in the year in delivering the charitable activities and support costs were £1,017,203, leaving a deficit of £23,444. Total reserves funds are £3,419,970, which the Trustees consider adequate to support the Charity's objectives.

Going Concern

The accounts have been prepared on the basis of being a going concern. The Trustees confirm that they have taken into account all available information about the future for at least 12 months from the date the accounts were approved and conclude that there is no uncertainty relating to going concern.

Pay policy for senior staff

The pay of staff is reviewed annually by the Management Team and increased as and where appropriate. The senior management pay is reviewed by the Board of Trustees. All directors give their time freely and no director received remuneration in the year.

Recruitment and appointment of Management Committee

The directors of the Company are also Charity Trustees for the purposes of charity law and under the Company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the minimum and maximum members of the Management Committee shall be determined by the Company in the Annual General Meeting, but until so fixed there shall be no maximum number and the minimum number of members of the council shall be three. All members of the Management Committee give their time voluntarily and received no benefits from the Charity.

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 the significant risks.

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Related parties

The Charity sets out its related party transactions in the notes to the financial statements.



STRATEGIC OBJECTIVES 24/25

Our Strategic Objectives align with the Sustainable Development Goals outlined by the United Nations with the aim of bringing about “peace and prosperity for people and the planet”.

Our Strategic Objectives for 24/25 focused on four key areas: personal development, community & civic development, sustainable development and interfaith and intra-faith development.



PERSONAL DEVELOPMENT

To enable individuals to realise their full potential, inspire and uplift communities and society, and enable people to excel and lead productive, happy and healthy lives.

COMMUNITY & CIVIC DEVELOPMENT

To increase community and economic wellbeing in the city and enable local people and communities to become actively involved and engaged in community cohesion, civic engagement, arts, culture and heritage.

SUSTAINABLE DEVELOPMENT

To create a better place to live and work, and proactively secure the survival and future flourishing of our communities and societies.

INTERFAITH AND INTRA-FAITH DEVELOPMENT

We will connect with global, national, regional and local interfaith and intra-faith organisations to promote the universal values of compassion, forgiveness, reconciliation and peace.



Volunteering

Volunteers remain at the forefront of advancing community and economic wellbeing, promoting interfaith, intercultural, and inter-community dialogue, and championing social justice and inclusion. Volunteers continue to support the NCA to be agile and adaptable.

During the last year, we were successfully re-assessed for the Investors in Volunteering (IiV) standard, showcasing our commitment to investing in volunteers for the 3rd consecutive time.

Volunteers are the backbone of the organisation and are one of the most essential components of the Nishkam service offering. The Start of Life Care programme utilises volunteers with healthcare backgrounds to deliver the programme, which received high praise from mothers who attend and board members from the Birmingham and Solihull Integrated Care Board, showcasing the impact volunteers can have and the limitless value they can bring to a programme.

Volunteers and Staff contributed over 10,000 hours, valued conservatively at £135,000



Civic Engagement

A key area of work for us at the Nishkam Civic Association is Civic Engagement. Based in one of the most deprived areas in Birmingham, our community often doesn't have its voice heard, our Civic Engagement work aims to get the community involved to help shape public policy and our community, making participation more inclusive, respectful, equitable and ultimately creating co-produced, co-owned policies, outputs and outcomes.

Our long-term goal for our Civic Engagement work is to achieve:

- Values-based engagement and cooperation
- Trusted relationships between faiths, communities, public agencies and stakeholders
- Shared responsibilities and accountabilities
- Culturally responsive and appropriate outputs and outcomes
- Policies service provision and engagement is more inclusive, equitable and transparent

How we champion Civic Engagement

- **Board Representation** - Sitting on different advisory boards within the community, ranging from faith, business & health organisations, allows us to share the voice of our community and champion equality, diversity, and inclusion at senior levels.
- **Civic Society Covenant** - This year, we were able to support the Government's creation of the Civic Society Covenant, which was designed to support collaboration between civil society organisations and the government.
- **National Police Chiefs Council Advisory Group** - We were able to take this opportunity to share information and help improve proactiveness when dealing with community/faith matters.
- **Bishop & Archbishop of Birmingham visit Nishkam Campus**
- **Chairing WMCA Faith Strategic Partnership Group**

Social Policy

Our Social policy work champions the voices of those too often ignored, highlighting systemic issues and influencing policy to protect and empower vulnerable communities. We gather insights from frontline services to speak truth to power.

We do social policy work to advocate the root causes of poverty, injustice, and inequality. While our advice projects help individuals, our social policy work aims to change the systems that fail them by influencing policy and funding decisions that affect local people, ensuring community voices shape justice, welfare, and housing reforms, defend access to vital advice services under threat, and drive fairer outcomes for marginalised communities.

Highlights

- Invited by the **Ministry of Justice** to take part in a national research interview exploring delivery, data, and future funding
- An NCA **Case Study** was **presented in Parliament** as part of the Advice Saves Campaign by Advice UK
- Letter to **Shabana Mahmood MP** led to a **formal response** from the **Minister of Courts and Legal Services**, praising our **life-changing** work
- Influenced local and regional policy through Birmingham Community Action Network (B:CAN) and WMCA partnerships
- Featured in Action for Race Equality's national **Windrush Justice Programme**, in **Parliament** with **case study** and event presence.

INTERFAITH ACTIVITIES

Highlights of some of our interfaith activities across the year, carried out to promote the universal values of compassion, forgiveness, reconciliation and peace.



Oxford Interfaith Forum Visit

In May, 2024, we welcomed a delegation of esteemed guests from the Oxford Interfaith Forum, who visited the Nishkam Centre and Guru Nanak Nishkam Sewak Jatha, next door, to learn more about the Sikh faith as part of a reciprocal exchange following GNNSJ members' visit to Oxford to celebrate World Interfaith Harmony Week.



Birmingham Commemorates Holocaust Memorial Day

This year we had the privilege of attending Birmingham City Council's annual ceremony to mark Holocaust Memorial Day (HMD). This year's theme 'For a Better Future', resonated throughout the ceremony, reminding attendees of the fragility of freedom and the continuous efforts required to uphold human rights.



Cancer Support Event At Green Lane Masjid

July 18th saw our Community Cancer Care Connectors visit Green Lane Masjid for a Cancer Support Event, highlighting the importance of cultural/faith-based approaches to cancer support to improve outcomes for marginalised communities.



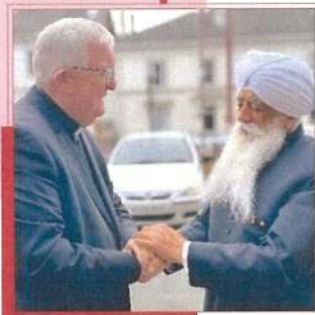
Birmingham Faith Leaders Peace Service

On September 12th, 2024, the Birmingham Faith Leaders held their annual peace service, marking 23 years since the formation of the group, founded in the immediate aftermath of 9/11 when faith leaders came together in solidarity to proclaim that religious faith is a unifying force and have since then, used faith to build positive connections.



Religion Media Centre Panel

During October, our Director of Civic Engagement & Partnerships, Amrick Singh Ubhi, had the pleasure of speaking on a panel discussing the role faith organisations play in providing health care in their communities and how they complement NHS services by reducing pressure, broadening services and offering holistic approaches.



Archbishop Bernard Longley Visits Nishkam Campus

Also in December, we had the pleasure of giving the Catholic Archbishop of Birmingham, Bernard Longley, a tour of the Nishkam Campus, highlighting interfaith collaboration and shared values of community service, education, and spiritual reflection.



Bishop Michael Visits Nishkam Campus

On December 19th, our Patron, Bhai Sahib Mohinder Singh Ahluwalia OBE KSG, welcomed Bishop Michael and Dr Andrew Smith, from the Church of England Birmingham, to the NCA to strengthen our relationship and encourage stronger collaborations.



STRENGTHENING FAMILIES & WELFARE SERVICES

Our Strengthening Families and Welfare Services provide support to families to improve the overall wellbeing of the community. Our avenues of support range from debt and benefits to household support to resolve issues and work towards building stronger, more resilient families.

Our advice services were set up to support vulnerable individuals from both established and new-arrival migrant communities, who face obstacles such as language, cultural barriers and low IT and literacy skills. We aspire to deliver a service that meets community needs, is accessible and provides access to welfare support as we are based in one of the most deprived wards in Birmingham.



ENERGY REDRESS

We deliver the Energy Redress Project to help vulnerable people recover from the economic and social impacts of the energy crisis.



COMMUNITY SAFETY NET

The Community Safety Net project empowers people to become self sufficient and provides support with welfare benefits, housing & debt.



SOUTH ASIAN FAMILY SUPPORT HUB

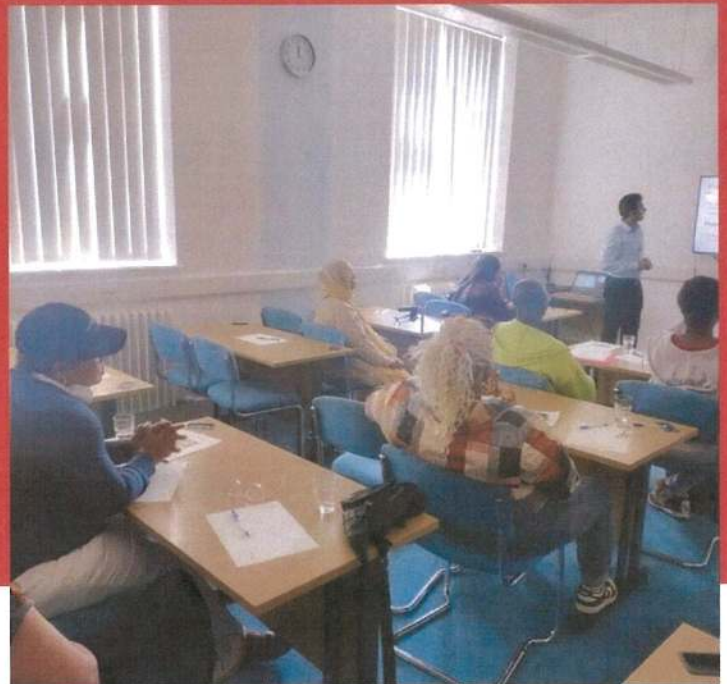
The South Asian Family Support Hub provides culturally appropriate support to families and individuals to help them overcome barriers.



Community Safety Net (CSN)

Project Overview

The Community Safety Net (CSN) is our advice project which delivers a culturally sensitive, person-centred service, open to all within a 1-mile radius of the centre who need support with issues regarding welfare benefits, housing and debt.



Why we do it

We are experts in the factors that impact ethnic communities in getting the support they need. Barriers such as language and lack of knowledge prevent marginalised communities from meeting their needs, leading to increased vulnerability and a lower quality of life. By providing language support, we support individuals from these communities to convey their issues and access the support they need.



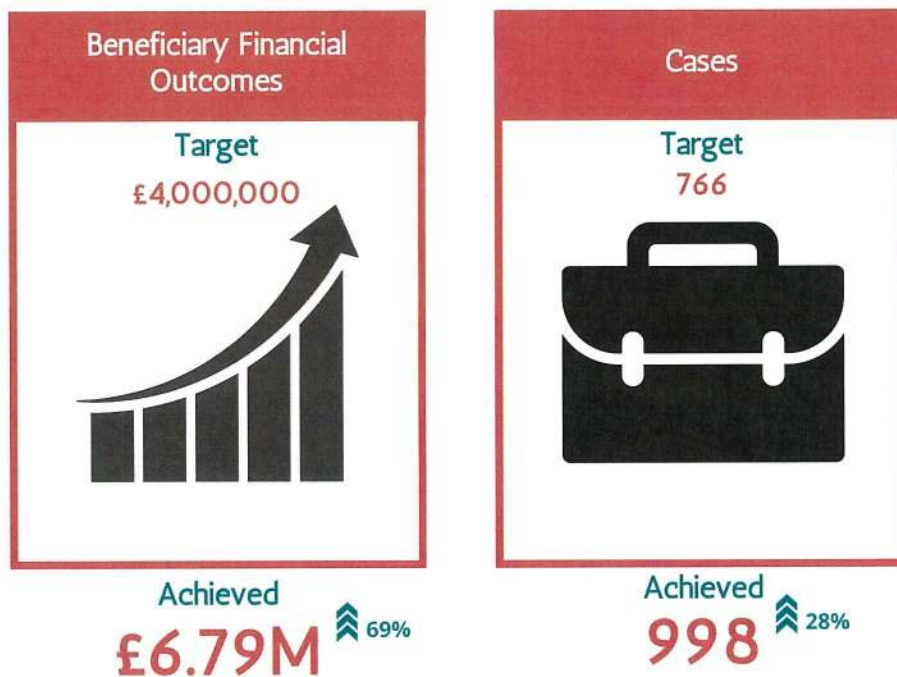
The project aims to successfully provide financial and emotional support to the community, helping individuals achieve a better standard of living. By serving as a safety net, the project seeks to alleviate living conditions, manage debt, and maximise income, empowering people to become confident and resilient.



Key Highlights - CSN

Expansion of the CSN Team

During 24/25, we received several sources of additional funding, allowing us to grow the team to 7 caseworkers and operate within a 2-mile radius for a while.



Highlighted in Parliament

This year, we had the privilege of having our work highlighted at Parliament multiple times, from the work we do as part of our advice services highlighted as part of the "Advice Saves" campaign, led by **AdviceUK** and also our work on the **Windrush Justice Scheme** alongside **Action for Race Equality**.

100% of Clients said the project is vital for the community.



The Upcoming Year - CSN

Plans for the future

- £1.5 million in financial outcomes (due to a reduced team size, equivalent to 1.5 caseworkers)
- Open 340 cases (based on 1.5 caseworkers)
- Focus on self-empowerment of clients and move towards employment and further education.



Challenges for 24/25

Key Area	Strategy
Change in Government guidelines	Changes to PIP will effect applicants so we must find a way to inform them of these changes and manage their expectations
Cost of Living Crisis	The cost of living crisis continues, requiring us to consolidate our wrap-around approach to ensure clients have access to all the support they need
Change in Government Systems	Transitional rates from Legacy benefits to Universal credit are ending which could cause an increase of clients needed further support due to not having enough money.

Funders



Client Quote

"Thank you do much for all your help with everything. I was really struggling with my health as I have been diagnosed with breast cancer. I can't thank my caseworker enough, I am very sad that the funding may be cut in March and don't really trust anyone to help me more than Nishkam Centre. Thank you."

"I am so thankful to have visited Nishkam centre. The support and help i got was outstanding. They were so professional, kind and warm towards me. My claim was recognised and i have been awarded the enhanced rate. I always remember the caseworker and pray for their wellbeing and the continuation of the service as this is very valuable for vulnerable people like me."



Family Support Hub

Project Overview

The Family Support Hub is here to strengthen family relationships by promoting, peace, harmony, compassion, and family routines thus empowering families to develop structures for long-term stability, hence improving the quality of life for the community through advocacy and mediation.



Why we do it

Our experience has shown that there are numerous factors which lead to a family relationship breakdown e.g., illness, environment, financial hardship, trauma and being unable to access the services that people require to meet their needs. The Family Support Hub advocates, mediates and advises to empower people to overcome these barriers and gain access to the support they need.



The Family Support Hub aims to continue to build positive family relationships through early help/intervention to avoid escalation and improve family dynamics, with the ultimate goal of reducing deprivation and poverty in Birmingham and creating long-lasting change through a values-led approach.



Key Highlights - Family Support Hub

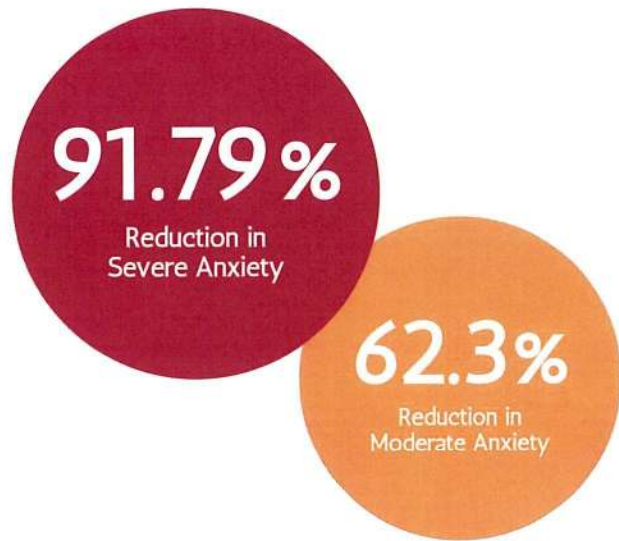
Partnership Working

This year, our partnership with Birmingham Children's Trust has flourished and evolved, going from delivering Values-led RPC (Reducing Parental Conflict) Training for practitioners to help parents realise the impact of their daily behaviours on the emotional wellbeing of their children, to developing a Faith-Inspired Family Values Toolkit, from a Sikh perspective, to be used as a guiding template to inspire a toolkit series, reflecting Birmingham's different faiths.

The training has been well received by practitioners and organisations and was observed by an Area Manager from the DWP, who are funding this work. This observation led to our training being entered into the National DWP Good Practice Guide.

Being recognised in the DWP Good Practice Guide led to us being commissioned by Hampshire County Council to deliver training to their frontline staff and community organisations, which we successfully delivered to over 125 staff.

Improvement of client Anxiety/Depression after support



182

Families Supported



The Upcoming Year - Family Support Hub

Plans for the future

- Continue providing a high-level service
- Continue building our networks
- Ensure we meet our outputs and outcomes
- Deliver Values-Led RPC Training to community leaders.
- Identify funding to meet growing demand around research/engagement/training
- Define our role in Early Help/Intervention
- Develop and complete the Faith Inspired Family Values Toolkit



Challenges for 24/25

Key Area	Strategy
Referral Details	Work with referrers to receive improved details on referral forms
Funding	Appropriate grant funding to meet the expanding and devolving role of SAFSH
Early Help	Our role as Early Help/Intervention providers as BCC cutbacks will reduce support in these areas

Funders



The project has been funded by The Tudor Trust & National Lottery.

We have also received funds for:

- Values-Led RPC Toolkit & Training: £31,741
- Neurodiversity Research on South Asian Communities: £8,000
- Family Hub Engagement Sessions: £23,487.03 (After expenditure)

Client Quote

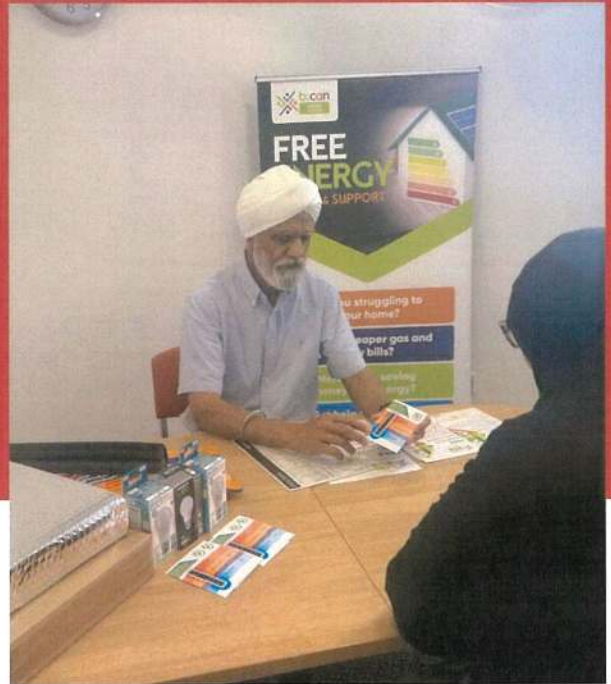
“If I didn’t receive the help and support, I don’t know where I would be today and I have received a lot of support for myself and my son, he received the support as if it was a family member”



Energy Redress

Project Overview

We have a formal partnership with Witton Lodge, AGE Concern Birmingham, NewHope Global & Birchfield Big Local to form the Birmingham Community Action Network and deliver the Energy Redress Project, to help vulnerable people recover from the economic and social impacts of the Energy Crisis.



Why we do it

The Energy Redress Project was established to help people in fuel poverty by providing energy-saving tips at face-to-face meetings, home visits, home visits and providing free equipment to help clients save on energy such as warmer packs, LED lamps, radiator reflectors and more. Home visits are conducted to assess property energy efficiency and identify areas for potential savings.



By offering practical help and tips to alleviate rising fuel poverty by reducing fuel consumption and maximising income we aim to benefit the community with debt alleviation, leveraging funds and improving financial wellbeing.

Key Highlights - Energy Redress

Key stats

622

Face-to-Face Energy Saving Consultations



376

Free LED bulbs handed out to clients to replace inefficient bulbs



99

Home visits to identify areas of energy saving



22

Free Radiator Foils to improve heating efficiency



9

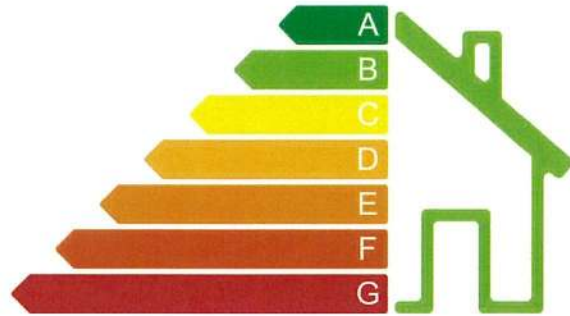
Winter Warmer Packs handed out



The Upcoming Year - Energy Redress

Plans for the future

- Continue to carry out energy redress objectives in assisting clients on fuel poverty
- Consider recruiting another part time energy advisor to assist with new targets
- Refer clients for fuel/food voucher scheme if/when available



Challenges for 24/25

Key Area	Strategy
Summer Period	Come up with unique solutions to engage with clients during summer and identify potential savings they can make during the period
Grant Eligibility	Grant eligibility, in most cases, dictates whether the client can make the cost-saving improvement in their home as many of our clients lack the funds to make these improvements without them.

Funders



This project is funded by The Energy Saving Trust which has been appointed by Ofgem to distribute payments from companies that may have breached Ofgem rules.

Client Quote

“I was surprised at how much savings I can make by just changing my habits”

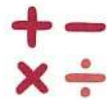
“I always felt they passed me from one team to another or the call was dropped and nothing got resolved, you spoke on my behalf, and I finally felt they listened and made the necessary changes.”



LEARNING & DEVELOPMENT

Here at the Nishkam Centre, we have over 20 years experience in providing high-quality adult education for personal and professional development.

Our Learning & Development programmes are designed to build confidence and support people in the local community to find opportunities which support their development.



MULTIPLY

A government scheme that provides free numeracy courses to employed adults.



APPRENTICESHIPS

Our Apprenticeship programme delivering values-led education to grow businesses and learners.



Apprenticeships

Project Overview

We deliver high-quality Apprenticeships focused on personal, professional and community transformation. Our flagship Senior Leadership Programme (ESLP) at Level 7 is a values-led, work-based learning initiative that nurtures ethical, effective leaders across sectors.

The programme is fully funded through the government's Apprenticeship Levy and is designed for aspiring and current leaders in small and medium-sized enterprises (SMEs), charities, education, social housing, healthcare and local authorities.



Why we do it

We believe leadership development must go beyond skills – it must also build character, values and a deep commitment to public good. There is a growing need for strategic, compassionate, and inclusive leadership, particularly in underserved communities and mission-driven organisations.

By investing in this project, we help individuals lead with integrity and purpose while helping their organisations thrive in a complex and changing world.



Our Apprenticeship programme aims to equip emerging and existing leaders with the tools, insight and values required to systemic change, lead diverse teams effectively, and navigate ethical decision-making with confidence, supporting social mobility and equitable access to professional development.



Key Highlights - Apprenticeships

Launch of First Cohort

This year saw the launch of the first cohort of our Senior Leadership Programme, taking on 15 leaders from across the health, education, housing and charity sectors.

In the lead up to the first cohort, we held **10 awareness events**, both online and in person, engaging with over **150 potential learners and employers**.



QUALITY OF
EDUCATION



BEHAVIOUR &
ATTITUDES



PERSONAL
DEVELOPMENT



LEADERSHIP



APPRENTICESHIPS

GOOD IN ALL AREAS

The Upcoming Year - Apprenticeships

Plans for the future

- Launch Senior Leadership Cohort Two with 15-20 new leaders and a stronger regional employer base
 - Work with large and small local employers to identify their needs and develop and launch new level 4 to 6 apprenticeships in leadership, business and management, and new technologies, like AI
- Expand outreach to the voluntary sector, Black and Minority Ethnic (BME) communities, women leaders and NHS Trust and Schools
- Introduce a learner alumni network and leadership coaching circles
- Develop evaluation tools to assess long-term leadership impact

Challenges for 24/25

Funders

Key Area	Strategy
Awareness	Increase awareness among time-poor employers in a crowded post-COVID training landscape
Time Management	Ensure learners balance full-time work commitments with academic study
Tutor Capacity	Build upon tutor capacity to meet growing interest while maintaining programme quality at scale



Education & Skills
Funding Agency

Our Apprenticeship programme is by the **Education & Skills Funding Agency**, who manage the UK Government's Apprenticeship Levy.

Learner Feedback

Avg Module Rating



Learners report:

- Improved confidence in making strategic decisions and assisting in building resilience and adaptability
- Improvement in leading people and managing resources effectively

Multiply

Project Overview

The Multiply Project is a programme fully funded by the UK Government to help adults across the UK improve their numeracy skills and gain skills for life. We are one of the key partners delivering the Multiply Scheme in the West Midlands.



Why we do it

We deliver the programme to encourage adults in the community without a GCSE grade C/4 or higher in Maths to access educational programmes that can fit around their work commitments. This allows them to flexibly develop their numeracy skills, use maths in their day-to-day lives, as well as supporting career advancement.



By delivering the Multiply Project, we aim to empower individuals as people who improve numeracy skills are more likely to be employed, have higher wages, and better wellbeing. We also want to benefit businesses by providing a more skilled workforce and better productivity.

Key Highlights - Multiply

Further Funding Achieved

Following a successful round 2 application to continue delivering the Multiple project, we continued to expand on the networks we had created in round 1 to provide more opportunities for the community to enhance their numeracy skills.



HEALTH & WELLBEING

Our Health & Wellbeing services are designed to combat health inequalities by improving access to healthcare services and health education.

By addressing the specific needs of our diverse community, we aim to empower individuals with the knowledge and resources necessary to make informed decisions about their health.



NISHKAM START OF LIFE CARE

Our antenatal course empowering mothers through pregnancy, birth and beyond.



MACMILLAN'S COMMUNITY CANCER CARE CONNECTORS

The Community Safety Net project empowers people to become self sufficient and provides support with welfare benefits, housing and debt.



ASRA HUB

Our project to support elder volunteers who are suffering from isolation to meet their social and emotional needs.



Nishkam Start of Life Care (SOLC)

Project Overview

The Nishkam Start of Life Care project is a joint venture between the Nishkam Civic Association and the Nishkam Healthcare Trust, to develop and implement a values-led holistic enhanced antenatal education programme to meet the needs of the local community and work alongside NHS services to empower families in preparing for parenthood, giving children the best possible start to life.



Why we do it

West Birmingham's (WB) biggest single contributor to excess years of life lost is infant mortality, driven by high maternal BMI, teenage pregnancy, smoking, reduced breastfeeding, and poverty (West Locality Profile, 2022). Our project addressed these issues by providing comprehensive support to reduce maternal BMIO, encourage breastfeeding, and tackle other risk factors through education and integrated support services.



WB has a higher proportion of premature births and congenital abnormalities, and the highest proportion of children aged 0-5 of any local authority, characterised by high ethnic diversity. SOLC aims to reduce health inequalities and improve outcomes for these communities.

Key Highlights - SOLC

SOLC Phase 2

The SOLC programme was initially planned as 3 cohorts. Due to its outstanding success, high demand and exceptional praise from participants, a second phase was introduced to facilitate another 3 cohorts. This has enabled us to continue delivering this vital work.



Topic	Average rating at start of programme (0 to 5)	Average rating at end of programme (0 to 5)	% Change (start to end)
Healthy eating	3.86	4.70	21.76
Smoking and alcohol	3.59	4.90	36.49
Selfcare, yoga, stress	3.32	4.60	38.55
Body changes	3.50	4.50	28.57
Baby feeding part1	2.73	4.70	72.16
Car seat safety, SIDS	2.52	4.70	86.50
Preparing hospital bag	2.91	4.60	58.07
Employment law	2.27	4.70	107.04
Bathing baby	2.27	4.78	110.57
Baby feeding part2	2.41	4.50	86.72
Emotional wellbeing	3.14	4.70	49.68
Healthy eating after birth	2.91	4.60	58.07
Preparing for birth			

165

enquiries

77

mothers enrolled

87

internal referrals to Nishkam Support Services



The Upcoming Year - SOLC

Plans for the future

- Scheduled future cohorts with presenters
- The plan is to complete 7 cohorts by the end of March 2026

Challenges for 24/25

Key Area	Strategy
Staffing	This programme is only feasible as a majority of the sessions are supported by community health professionals and volunteers and currently face staffing issues to support with data entry and annual leave cover.

Funders



We have received funding from the **Fairer Futures Fund - West Birmingham Locality Fund** for 3 years.

Client Quotes

“I appreciated how considerate Jasbinder was to ensure a seat was reserved for me at the front due to my hearing issues, if a question was asked from the back of the class the presenter/s always repeated to ensure I heard the questions, this has made me feel at ease and part of the sessions.”

“I have attended my first sessions and was wowed by the amount of information that was shared and easy to understand, regarding the feeding session and much more, I can’t wait to attend the next session.”



Asra Hub

Project Overview

The Asra Hub provides 2 weekly sessions to support members of the Sikh community who are suffering from isolation to meet their social and emotional needs. This comes in the form of physical activity, advice on health conditions, social get-togethers and more.



Why we do it

The Nishkam Asra Hub was established to be a community-led, person-centred wellbeing hub for seniors to improve health and well-being outcomes.

- To enable individuals to realise their full potential
- To inspire and uplift communities and society
- To enable people to excel and lead productive, happy and healthy lives
- To alleviate anxiety, isolation and bereavement



The Asra Hub provides emotional, mental, physical, and spiritual support to elderly members of our long-standing sangat to alleviate anxiety and isolation through culturally appropriate early intervention services.

Key Highlights - Asra Hub

Weekly Sessions

High levels of engagement and positive feedback has proven the success of the programme.

2 sessions were carried out per week throughout the year on Tuesday and Thursday mornings. Over the last year, we held **92 sessions** with over **1509 attendees**.



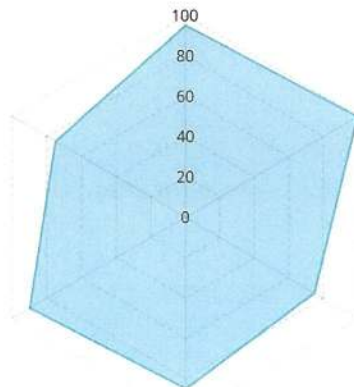
% of attendees

Felt their cultural needs were met

Felt less isolated and more connected

Were able to access essential support services

Who experienced bereavement felt supported



Improvement in emotional wellbeing

80

Ladies on the register

18

Men on the register



The Upcoming Year - Asra Hub

Plans for the future

- The demand for the continuance of the Nishkam Asra Hub programme has been clear from continually increasing registration numbers and enquiries
- More of a focus on registering more male participants on the programme
- Plan monthly day trips during the spring and summer months, and 2 overnight trips with the support of staff and volunteers
- Refurbish phase 2 of the sauna/steam/showers

Challenges for 25/26

Key Area	Strategy
Funding	With our current funding ending, we will be unable to meet our current demands, let alone the rapid uptake of the programme.
Volunteers	Create a wide volunteer network as the programme is heavily reliant on volunteers.
Male Sessions	Due to not having available male staff, male attendees are required to self-regulate, which could cause complications

Funders



The Nishkam Asra Hub is funded by the Eveson Trust from 2024 to July 2025.

Client Quotes

"I have recently joined the gym, I feel I am able to move better and not feel so stiff since attending the yoga sessions, at times I haven't had to use my walking stick."

"I found attending the session on Stroke very helpful as it reminded me of all the signs and symptoms that I had when I suffered from the stroke and would like everyone to be aware of the signs."



Macmillan Community Cancer Care Connectors

Project Overview

The Black Country & West Birmingham have some of the UK's most deprived areas, with around half the population from an ethnically diverse community.

Macmillan Cancer Support is working with the NCA and four other partners to deliver culturally appropriate knowledge, focusing on cancer prevention, early diagnosis and supporting marginalised communities in overcoming barriers to support.



Why we do it

We carry out this project to help the South Asian community with cancer and build trust in services by having the important conversations about how we can improve cancer care and services.

Prevention and early intervention are also an integral component, encouraging healthy habits and support for mental health, and encouraging national screening programmes.



Our service aims to provide a welcoming and supportive environment for anyone affected by cancer, including patients, their families, and caregivers.

Key Highlights - Macmillan Community Cancer Care Connectors

Project Launch

On November 30th of 2024, we officially launched the project with an open day at the centre, bringing together healthcare organisations and the community to fulfil our goal of making healthcare services more accessible to the community, increasing awareness of the various support services out there.



"Addressing Health Inequalities Through Community and Faith Inspired Approaches"

Each month, we focus on a different type of cancer, holding events at the NCA and across West Birmingham and the Black Country. To date, we have hosted over **15 awareness sessions** on different topics and made appearances on the **radio** and **TV** to promote cancer awareness.

The Upcoming Year - Macmillan Community Cancer Care Connectors

Plans for the future

- In discussions with several charities/organisations/schools, universities to deliver training for service users, staff, children, and parents
- Supporting Macmillan with proofreading/translation of leaflets and videos on their website
- Arranging mini-podcasts on Sangat TV on Cancer awareness sessions to be aired internationally

Challenges for 25/26

Key Area	Strategy
KPIs	In Year 2, Macmillan's/ICB will set KPIs for year 2 and 3 based on benchmarks created
Strategy	Co-produce a sustainable strategy in partnership with the communities, Macmillan and the ICB
Reporting	Complete an end-of-project evaluation report & action plan to support the sustainability strategy

Funders



The Community Cancer Connectors project is funded by Macmillan Cancer Support to carry out a 3-year pilot.

Client Quotes

"The delivery of the session exceeded my expectations. The facilitator, Sukhy Uppal, was very welcoming, and her presentation was clear, engaging, and confident throughout. The use of props in conjunction with the presentation was an excellent way to engage the audience. I was particularly impressed with Sukhy's ability to deliver the content in our native language, Punjabi. She encouraged discussions about cultural barriers and skilfully allowed attendees to share their experiences while keeping the presentation on track...

I would highly recommend these sessions to everyone. Many misunderstandings I had have now been clarified, and I understand the importance of screening and early diagnosis. I will also encourage others to address their concerns as soon as possible.



CONFERENCE & EVENTS

At the Nishkam Civic Association, we provide a Conference & Events service with various rooms available to hire. This includes our Conference Hall (capable of accommodating up to 200 people); our smaller training rooms (great for workshops and team training); and Seminar Room (offering a floor-to-ceiling panoramic view of the surrounding area).



CONFERENCE & EVENTS

Our room hire and events service which can accommodate various professional events and activities.



Conference & Events

Project Overview

Our Conference and Events service accommodates various client requests to utilise the spaces available in the centre from workshops, English classes, and large-scale conferences.



Why we do it

We provide Conference & Events services to support clients who need office spaces and to build partnerships in the surrounding area. Additionally, the Conference & Events service is the only project that generates a profit and isn't reliant on grants, allowing us to be less reliant on grant funding.



The aim of our conference and events service is to build partnerships and strong working relationships with organisations. This helps us unlock innovative avenues to collaborative working.

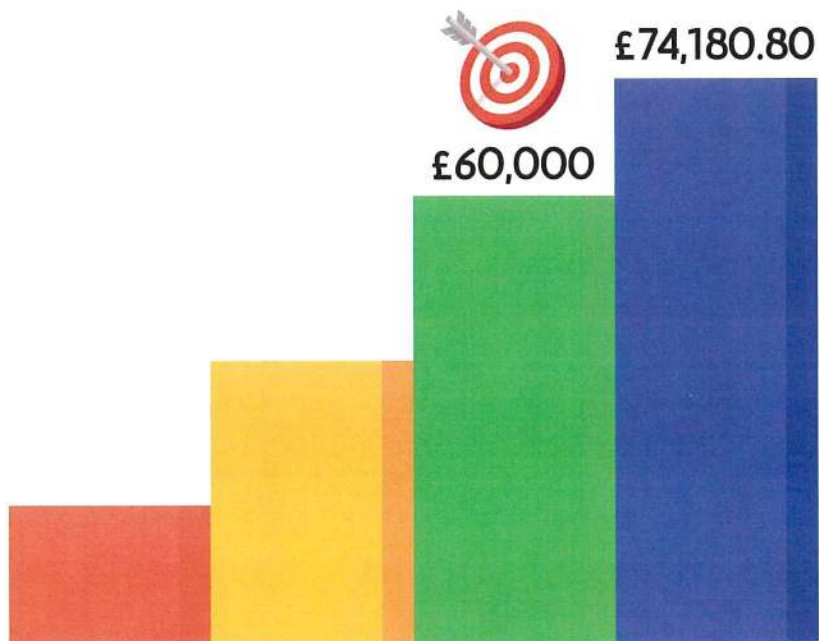


Key Highlights - Conference & Events

Partnerships

Over the last year, our Conference & Events team continued to accommodate Maximus, Sandwell College and Birmingham Adult Education on a weekly basis, bringing Pre-ESOL, ESOL & a Refugee Employability Programme to the local area.

We also held several key events for the likes of Wise Age UK, Legacy WM, Abdullah Homes Housing Association & the University of Birmingham



The Upcoming Year - Conference & Events

Plans for the future

- Securing and maintaining existing clients' bookings
- Promoting the services of the new facilities in each room
- To secure more bookings for the Conference Room & Seminar Room
- Developing the catering menu

Challenges for 24/25

Key Area	Strategy
Outreach	More outreach to clients to secure further bookings
Funding	Outreaching & Securing bookings due to funding of existing client programmes coming to an end
Utilising the entire space of the NCA	Secure more bookings for the Conference & Meeting rooms as they are under utilised.

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) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which 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 Charity 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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 ...6 October 2025... and signed on its behalf by:



Shaminder Rai

Nishkam Civic Association

Company Limited by Guarantee

Independent Auditor's Report to the Members of Nishkam Civic Association

Year ended 31 March 2025

Opinion

We have audited the financial statements of Nishkam Civic Association (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, 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, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company'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.

Nishkam Civic Association

Company Limited by Guarantee

Independent Auditor's Report to the Members of Nishkam Civic Association

(continued)

Year ended 31 March 2025

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the director's report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the director's report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Nishkam Civic Association

Company Limited by Guarantee

Independent Auditor's Report to the Members of Nishkam Civic Association

(continued)

Year ended 31 March 2025

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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 an auditor's report 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Irregularities that result from fraud might be inherently more difficult than irregularities that result from error, which gives rise to a risk of material misstatement. We are of the opinion that the planned audit approach, the documentation and interrogation of the entity's controls means that the audit procedures carried out were capable of detecting irregularities, including fraud. We have also reviewed financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations. We have audited the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business. We have also made enquiries of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations and have reviewed correspondence with regulatory bodies as part of our audit procedures.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Nishkam Civic Association

Company Limited by Guarantee

Independent Auditor's Report to the Members of Nishkam Civic Association

(continued)

Year ended 31 March 2025

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Hannah Justice FCA FCCA

Hannah Justice FCA FCCA (Senior Statutory Auditor)

For and on behalf of
BSN Associates Limited
Chartered accountants & statutory auditor
3B Swallowfield Courtyard
Wolverhampton Road
Oldbury
West Midlands
B69 2JG

6 October 2025

Nishkam Civic Association

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

		Unrestricted funds	2025 Restricted funds	Total funds	2024 Total funds
	Note	£	£	£	£
Income and endowments					
Donations and legacies	5	204,189	647,537	851,726	679,700
Other trading activities	6	76,974	–	76,974	90,033
Investment income	7	63,658	–	63,658	61,770
Total income		<u>344,821</u>	<u>647,537</u>	<u>992,358</u>	<u>831,503</u>
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	8	185,637	–	185,637	95,334
Expenditure on charitable activities	9,10	231,574	602,593	834,167	794,648
Total expenditure		<u>417,211</u>	<u>602,593</u>	<u>1,019,804</u>	<u>889,982</u>
Net expenditure and net movement in funds					
		<u>(72,390)</u>	<u>44,944</u>	<u>(27,446)</u>	<u>(58,479)</u>
Reconciliation of funds					
Total funds brought forward		<u>2,896,683</u>	<u>492,252</u>	<u>3,388,935</u>	<u>3,447,414</u>
Total funds carried forward		<u>2,824,293</u>	<u>537,196</u>	<u>3,361,489</u>	<u>3,388,935</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 51 to 66 form part of these financial statements.

Nishkam Civic Association

Company Limited by Guarantee

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Intangible assets	16	13,545	16,717
Tangible fixed assets	17	2,890,595	2,887,204
Investments	18	492,253	492,253
		<u>3,396,393</u>	<u>3,396,174</u>
Current assets			
Debtors	19	45,815	62,127
Cash at bank and in hand		21,542	125,954
		<u>67,357</u>	<u>188,081</u>
Creditors: amounts falling due within one year	20	102,261	195,320
Net current liabilities		<u>34,904</u>	<u>7,239</u>
Total assets less current liabilities		<u>3,361,489</u>	<u>3,388,935</u>
Net assets		<u>3,361,489</u>	<u>3,388,935</u>
Funds of the charity			
Restricted funds		537,196	492,252
Unrestricted funds		2,824,293	2,896,683
Total charity funds	23	<u>3,361,489</u>	<u>3,388,935</u>

These financial statements were approved by the board of trustees and authorised for issue on 6 October 2025 and are signed on behalf of the board by:



Gopinder Kaur Sagoo
Trustee

The notes on pages 51 to 66 form part of these financial statements.

Nishkam Civic Association

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net expenditure	(27,446)	(58,479)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	59,975	56,454
Amortisation of intangible assets	3,172	3,172
Dividends, interest and rents from investments	(63,658)	(61,770)
Accrued expenses/(income)	22,532	(7,920)
<i>Changes in:</i>		
Trade and other debtors	16,312	(33,966)
Trade and other creditors	(115,591)	2,529
Cash generated from operations	<u>(104,704)</u>	<u>(99,980)</u>
Net cash used in operating activities	<u>(104,704)</u>	<u>(99,980)</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	63,658	61,770
Purchase of tangible assets	(63,366)	(14,874)
Net cash from investing activities	<u>292</u>	<u>46,896</u>
Net decrease in cash and cash equivalents	(104,412)	(53,084)
Cash and cash equivalents at beginning of year	<u>125,954</u>	<u>179,038</u>
Cash and cash equivalents at end of year	<u>21,542</u>	<u>125,954</u>

The notes on pages 51 to 66 form part of these financial statements.

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2025

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Nishkam Centre, 6 Soho Road, Birmingham, West Midlands, B21 9BH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Income tax

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or when funds are raised for particular restricted purposes.

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Intangible assets

Intangible assets are initially recorded at cost, and are subsequently stated at cost less any accumulated amortisation and impairment losses. Any intangible assets carried at revalued amounts, are recorded at the fair value at the date of revaluation, as determined by reference to an active market, less any subsequent accumulated amortisation and subsequent accumulated impairment losses.

Amortisation

Amortisation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset as follows:

Computer software - 10% straight line

If there is an indication that there has been a significant change in amortisation rate, useful life or residual value of an intangible asset, the amortisation is revised prospectively to reflect the new estimates.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Long leasehold property - 100 years
Plant and machinery - 20% straight line
Motor vehicles - 20% reducing balance
Improvements to property - 10% straight line

Investments

Fixed asset investments are initially recorded at cost, and subsequently stated at cost less any accumulated impairment losses.

Investment property

Social investments that comprise social housing are initially recorded at cost, which includes purchase price and any directly attributable expenditure. Social Housing is revalued to its fair value at each reporting date and any changes in fair value are recognised in profit or loss.

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Investments in associates

Investments in associates accounted for in accordance with the cost model are recorded at cost less any accumulated impairment losses.

Investments in associates accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value taken through income or expenditure. Where it is impracticable to measure fair value reliably without undue cost or effort, the cost model will be adopted.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the associate arising before or after the date of acquisition.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The charity is a company limited by guarantee. The members of the company are the trustees named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
Donations	204,189	–	204,189
Grants			
Grants receivable	–	647,537	647,537
	<u>204,189</u>	<u>647,537</u>	<u>851,726</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	104,759	–	104,759
Grants			
Grants receivable	–	574,941	574,941
	<u>104,759</u>	<u>574,941</u>	<u>679,700</u>

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

6. Other trading activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Learning and development	4,613	4,613	24,995	24,995
Conferences and events	72,361	72,361	65,038	65,038
	<u>76,974</u>	<u>76,974</u>	<u>90,033</u>	<u>90,033</u>

7. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Income from investment properties	<u>63,658</u>	<u>63,658</u>	<u>61,770</u>	<u>61,770</u>

8. Costs of other trading activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Costs of other trading activities	<u>185,637</u>	<u>185,637</u>	<u>95,334</u>	<u>95,334</u>

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Direct costs of charitable activities	23,083	601,217	624,300
Support costs	208,491	1,376	209,867
	<u>231,574</u>	<u>602,593</u>	<u>834,167</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Direct costs of charitable activities	4,516	574,941	579,457
Support costs	215,191	—	215,191
	<u>219,707</u>	<u>574,941</u>	<u>794,648</u>

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

10. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2025	Total fund 2024
	£	£	£	£
Direct costs of charitable activities	624,300	202,462	826,762	783,457
Governance costs	–	7,405	7,405	11,191
	<u>624,300</u>	<u>209,867</u>	<u>834,167</u>	<u>794,648</u>

11. Analysis of support costs

	Charitable activities	Total 2025	Total 2024
	£	£	£
Staff costs	99,314	99,314	91,127
Communications and IT	29,820	29,820	41,446
General office	4,382	4,382	2,582
Amortisation and depreciation	63,147	63,147	59,626
Professional fees	5,073	5,073	7,554
Travel expenses	723	723	1,665
	<u>202,459</u>	<u>202,459</u>	<u>204,000</u>

12. Net expenditure

Net expenditure is stated after charging/(crediting):

	2025	2024
	£	£
Amortisation of intangible assets	3,172	3,172
Depreciation of tangible fixed assets	<u>59,975</u>	<u>56,454</u>

13. Auditors remuneration

	2025	2024
	£	£
Fees payable for the audit of the financial statements	<u>5,100</u>	<u>5,100</u>

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	559,779	530,644
Social security costs	37,839	36,323
Employer contributions to pension plans	<u>22,375</u>	<u>16,672</u>
	<u>619,993</u>	<u>583,639</u>

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

14. Staff costs *(continued)*

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

The average head count of employees during the year was 28 (2024: 26). The average number of full-time equivalent employees during the year is analysed as follows:

	2025	2024
	No.	No.
Activities and project staff	25	23
Administrative staff	3	3
	<u>28</u>	<u>26</u>

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

Key Management Personnel

The trust considers its key management personnel comprise of the trustees and the Centre Managing Director. The total employment benefits including employer pension contributions of the key personnel were £58,536 (2024: £42,340).

15. Trustee remuneration and expenses

The trustees received no remuneration or benefits in the current or prior year.

The trustees claimed no expenses in the current or prior year.

16. Intangible assets

	Computer software
	£
Cost	
At 1 April 2024 and 31 March 2025	31,722
Amortisation	
At 1 April 2024	15,005
Charge for the year	3,172
At 31 March 2025	<u>18,177</u>
Carrying amount	
At 31 March 2025	<u>13,545</u>
At 31 March 2024	<u>16,717</u>

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

17. Tangible fixed assets

	Long leasehold property £	Plant and machinery £	Motor vehicles £	Improvements to property £	Total £
Cost					
At 1 April 2024	3,998,169	93,633	14,700	120,427	4,226,929
Additions	–	54,820	–	8,546	63,366
At 31 March 2025	<u>3,998,169</u>	<u>148,453</u>	<u>14,700</u>	<u>128,973</u>	<u>4,290,295</u>
Depreciation					
At 1 April 2024	1,197,854	62,766	13,479	65,626	1,339,725
Charge for the year	39,981	13,467	244	6,283	59,975
At 31 March 2025	<u>1,237,835</u>	<u>76,233</u>	<u>13,723</u>	<u>71,909</u>	<u>1,399,700</u>
Carrying amount					
At 31 March 2025	<u>2,760,334</u>	<u>72,220</u>	<u>977</u>	<u>57,064</u>	<u>2,890,595</u>
At 31 March 2024	<u>2,800,315</u>	<u>30,867</u>	<u>1,221</u>	<u>54,801</u>	<u>2,887,204</u>

18. Investments

	Social Investments £	Shares in Associate £	Total £
Cost or valuation			
At 1 April 2024 and 31 March 2025	<u>492,252</u>	<u>1</u>	<u>492,253</u>
Impairment			
At 1 April 2024 and 31 March 2025		<u>–</u>	<u>–</u>
Carrying amount			
At 31 March 2025	<u>492,252</u>	<u>1</u>	<u>492,253</u>
At 31 March 2024	<u>492,252</u>	<u>1</u>	<u>492,253</u>

All investments shown above are held at valuation.

Social Investments

The charity has taken part in the Empty Homes Community Grants Programme. The grant is a restricted grant for the purpose of bringing empty homes back into use. The total funding agreed by the Department for Communities and Local Government has been set at £550,000 to bring at least 5 empty homes or 16 units back into use. The scheme has now ended and therefore the charity has not acquired further properties in the year.

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

18. Investments *(continued)*

Investment in Associate

The charities's investments at the balance sheet date in the share capital of companies include the following:

Nishkam Security Limited

Registered office: 18-20 Soho Road, Handsworth, Birmingham, West Midlands, B21 9BH. Nature of business: Security provider

	%
Class of Share; Ordinary	25

19. Debtors

	2025	2024
	£	£
Trade debtors	28,244	52,820
Prepayments and accrued income	12,805	5,321
Other debtors	4,766	3,986
	<u>45,815</u>	<u>62,127</u>

20. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	17,908	17,390
Accruals and deferred income	57,782	108,908
Social security and other taxes	8,190	7,707
Other creditors	18,381	61,315
	<u>102,261</u>	<u>195,320</u>

21. Deferred income

	2025	2024
	£	£
At 1 April 2024	100,633	102,180
Amount released to income	(100,633)	(77,180)
Amount deferred in year	26,975	75,633
At 31 March 2025	<u>26,975</u>	<u>100,633</u>

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

22. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £22,375 (2024: £16,672).

23. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
General funds	<u>2,896,683</u>	<u>344,821</u>	<u>(417,211)</u>	<u>2,824,293</u>

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
General funds	<u>2,955,162</u>	<u>256,562</u>	<u>(315,041)</u>	<u>2,896,683</u>

Restricted funds

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
Social Housing	492,252	–	–	492,252
Big Lottery Fund - Community Safety Net	–	86,267	(86,267)	–
Enterprise Development - Apprenticeship Development Support	–	–	–	–
Power to Change - Resilient Communities Fund	–	–	–	–
Tudor Trust - Family Support Hub	–	33,332	(33,332)	–
Nationwide Grant	–	25,000	(25,000)	–
Energy Redress	–	–	–	–
National Lottery - Cost of Living Fund	–	–	–	–
National Lottery Fund - Family Support Hub	–	16,667	(16,667)	–
Family Action	–	–	–	–
Access to Justice	–	113,267	(113,267)	–

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

23. Analysis of charitable funds *(continued)*

Action for Race Equality - Windrush Justice Programme	–	5,500	(5,500)	–
West Midlands Combined Authority Birmingham City Council - Development of Family Support Resources	–	73,643	(73,643)	–
Nishkam Healthcare Trust - Start of Life Care Project	–	–	–	–
Birmingham Childrens Trust	–	8,125	(8,125)	–
West Birmingham Locality Hub - PCN-ARRS Project	–	3,000	(3,000)	–
Birmingham City Council - Lead Brum Energy Project	–	–	–	–
Groundwork UK - Solar Panel Install Project	–	–	–	–
The Eveson Trust	–	51,263	(6,319)	44,944
NHS Black Country - Macmillan Care Connector Project	–	10,417	(10,417)	–
Witten Lodge Community Association - Lead Energy Project	–	43,790	(43,790)	–
Birmingham Women's & Children's NHS - Start of Life Care Project	–	77,509	(77,509)	–
Heart of England Community Foundation - Birmingham City Council Income Maximisation Fund	–	20,233	(20,233)	–
Birmingham City Council	–	–	–	–
Birmingham City Council - Fairer futures fund SOLC	–	35,920	(35,920)	–
Birmingham City Council - Qualitative Data Research on a Citizens from Asian Ethnicity living with Neurodiversity & Parents of childrens living with Neurodiversity	–	12,000	(12,000)	–
Birmingham City Council - SPF	–	15,604	(15,604)	–
		8,000	(8,000)	–
		8,000	(8,000)	–
	<u>492,252</u>	<u>647,537</u>	<u>(602,593)</u>	<u>537,196</u>

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
Social Housing	492,252	–	–	492,252
Big Lottery Fund - Community Safety Net	–	103,878	(103,878)	–
Enterprise Development - Apprenticeship Development Support	–	17,000	(17,000)	–
Power to Change - Resilient Communities Fund	–	6,667	(6,667)	–
Tudor Trust - Family Support Hub	–	33,334	(33,334)	–
Nationwide Grant	–	25,000	(25,000)	–

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

23. Analysis of charitable funds *(continued)*

Energy Redress	–	42,671	(42,671)	–
National Lottery - Cost of Living Fund	–	51,196	(51,196)	–
National Lottery Fund - Family Support Hub	–	16,667	(16,667)	–
Family Action	–	34,000	(34,000)	–
Access to Justice	–	82,033	(82,033)	–
Action for Race Equality - Windrush Justice Programme	–	16,500	(16,500)	–
West Midlands Combined Authority Birmingham City Council - Development of Family Support Resources	–	45,000	(45,000)	–
Nishkam Healthcare Trust - Start of Life Care Project	–	27,500	(27,500)	–
Birmingham Childrens Trust	–	24,375	(24,375)	–
West Birmingham Locality Hub - PCN-ARRS Project	–	21,800	(21,800)	–
Birmingham City Council - Lead Brum Energy Project	–	20,070	(20,070)	–
Groundwork UK - Solar Panel Install Project	–	7,250	(7,250)	–
The Eveson Trust	–	–	–	–
NHS Black Country - Macmillan Care Connector Project	–	–	–	–
Witten Lodge Community Association - Lead Energy Project	–	–	–	–
Birmingham Women's & Children's NHS - Start of Life Care Project	–	–	–	–
Heart of England Community Foundation - Birmingham City Council Income Maximisation Fund	–	–	–	–
Birmingham City Council	–	–	–	–
Birmingham City Council - Fairer futures fund SOLC	–	–	–	–
Birmingham City Council - Qualitative Data Research on a Citizens from Asian Ethnicity living with Neurodiversity & Parents of children living with Neurodiversity	–	–	–	–
Birmingham City Council - SPF	–	–	–	–
	<u>492,252</u>	<u>574,941</u>	<u>(574,941)</u>	<u>492,252</u>

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

24. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Intangible assets	13,545	–	13,545
Tangible fixed assets	2,845,651	44,944	2,890,595
Investments	1	492,252	492,253
Current assets	40,382	26,975	67,357
Creditors less than 1 year	(75,286)	(26,975)	(102,261)
Net assets	2,824,293	537,196	3,361,489

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Intangible assets	16,717	–	16,717
Tangible fixed assets	2,887,204	–	2,887,204
Investments	1	492,252	492,253
Current assets	87,448	100,633	188,081
Creditors less than 1 year	(94,687)	(100,633)	(195,320)
Net assets	2,896,683	492,252	3,388,935

25. Financial instruments

Financial assets held by the charity are cash at bank, trade and other debtors.

Financial liabilities held by the charity are trade and other creditors.

26. Analysis of changes in net debt

	At 1 Apr 2024 £	Cash flows £	At 31 Mar 2025 £
Cash at bank and in hand	125,954	(104,412)	21,542

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

27. Related parties

During the year the following connected parties and transactions were identified:

Marg Sat Santokh Manufacturers

A company in which the trustees J S Bhinder and P S Jutti were directors.

Guru Nanak Nishkam Sewak Jatha (Birmingham) UK

An unincorporated charity in which the trustees J S Bhinder and P S Jutti were trustees.

Nishkam Schools Multi Academy Trust

A charity in which Upkar Singh Pardesi was a trustee and governor and Shaminder Rai was a governor.

Nishkam Security Limited

25% owned subsidiary of Nishkam Civic Association.

Nishkam Healthcare Trust

A charity and its subsidiaries which share a common subsidiary with Nishkam Civic Association in Nishkam Security Limited and in which Bhai Sahib Mohinder Singh Ahluwalia is also a Patron.

Guru Nanak Nishkam Education Trust

A charitable company in which trustee J S Bhinder is a director and a trustee.

Transactions with related parties are as follows:

	2025	2024
	£	£
Guru Nanak Nishkam Sewak Jatha (Birmingham) UK		
Donations received	200,000	100,000
Marg Sat Santokh Manufacturers		
Services purchases	776	–
Nishkam Security Limited		
Services purchased	10,333	10,479
Nishkam Schools Multi Academy Trust		
Services provided	1,011	1,521
Nishkam Healthcare Trust		
Grants Received	8,125	24,375
Consultancy services purchased	–	2,500
Services provided	1,596	541
	2025	2024
	£	£
Nishkam Security Limited		
Monies owed from	671	–
Nishkam Healthcare Trust		
Monies owed to	–	2,500
Monies owed from	1,800	2,200

28. Controlling party

The Trustees consider that the charity is jointly controlled by the Trustees and there is no ultimate controlling party.



MORE ABOUT US



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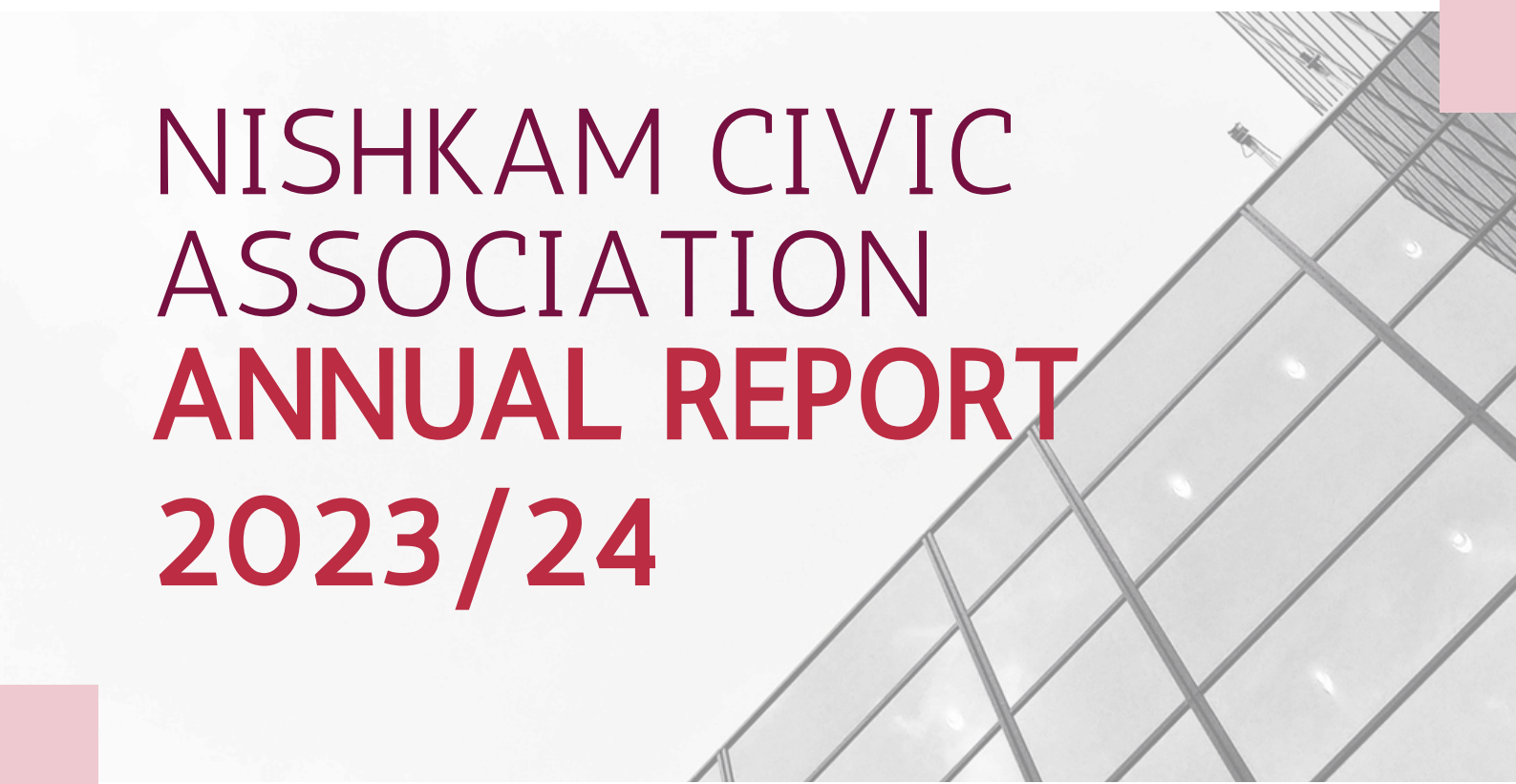

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NISHKAM CIVIC ASSOCIATION

England & Wales - Charity number 1100307

Accounts



NISHKAM CIVIC ASSOCIATION ANNUAL REPORT 2023/24



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MESSAGE FROM LIFE PRESIDENT



As founder and Life President, I am filled with immense gratitude for the unwavering support of our charity's mission by many funders. The Annual Report for 2023/24 is a testament to the collective efforts that have brought us closer to achieving our goals and making a meaningful impact on the lives of those we serve.

In the face of unprecedented challenges posed by the global events, the wars in Ukraine and Gaza and the cost-of-living crisis, the NCA has demonstrated resilience, adaptability, and a steadfast commitment to our beneficiaries. Together, we navigated uncharted waters, finding innovative ways to deliver vital services and support to the communities that rely on us the most.

Our achievements over the past year reflect the dedication and collaboration of our incredible team, volunteers, partners, and donors. From providing essential resources to the most vulnerable, to fostering educational opportunities, empowering marginalised groups, and championing sustainable initiatives, our shared efforts have brought about positive change in countless lives.

However, our work is far from over. As we look ahead, we recognise that there is still much to be done. The challenges facing our communities remain complex and evolving. Yet, I am confident that with your continued support, we will rise to the occasion, adapt to new circumstances, and drive lasting change that reaches even further.

The Government in power over four years, started to progressively recognise the importance that civil society, the voluntary sector and religious faith groups plays in the empowerment, regeneration and development of our communities. Faith groups are now required to play an integral part in the Government's post-Brexit agenda for promoting community and economic wellbeing, social justice and community cohesion.

I encourage you to delve into this Annual Report to gain insights into the impact we have collectively achieved, the stories that inspire us, and the vision that propels us forward. Let us celebrate the milestones, acknowledge the challenges, and reaffirm our commitment to our mission.

Thank you for standing by us during these extraordinary times. Your generosity, dedication, and belief in our cause fuel our determination to create a better, more inclusive world.

Together, we are making a difference, one life at a time.

Bhai Sahib, Professor Mohinder Singh Ahluwalia OBE KSG
Founder and Life President



MESSAGE FROM CHAIRMAN



As we reflect on the accomplishments of 2023/24, it is with immense gratitude that I extend my heartfelt thanks to all our funders, partners, volunteers, and the users of our services. Your unwavering support and collaboration have been crucial to our continued ability to deliver vital services and programmes that uplift individuals and communities. We are deeply appreciative of the trust you have placed in the Nishkam Civic Association (NCA), and together, we have strengthened families, improved community welfare, and promoted civic engagement based on values of compassion, resilience, and mutual respect.

The challenges of the past year, including economic uncertainties, the impact of global conflicts, and the ongoing crisis in the voluntary sector due to reduced funding, have tested us in many ways. Yet, we have adapted with determination and creativity. Our volunteers, staff, and partners have remained agile, continuing to serve the most vulnerable in our community, ensuring that no one is left behind.

Looking ahead to 2024/25, we are prepared to face even greater challenges, as funding cuts for the voluntary sector are expected to continue. However, I am confident that the NCA will rise to these challenges by building on the foundation of selfless service and community collaboration that defines us. We will continue to adapt, innovate, and deliver meaningful impact across all areas of our work. Our focus will remain on supporting those most in need, particularly through our family welfare, health, and energy redress projects.

A key area of growth in the coming year will be our apprenticeship programmes, designed to provide skills and opportunities for personal and economic growth. As we strive to address the skills gap and foster economic recovery, we are excited to expand our apprenticeship provisions. These programmes are essential for equipping individuals with the tools needed to drive both personal success and the broader growth of the economy. By empowering individuals with education and training, we can contribute to wealth creation and economic stability in these challenging times.

Together, with your continued support, we look forward to another year of service, resilience, and growth, as we work to build a stronger, more inclusive community.

Prof. Upkar Singh Pardesi OBE
Chairman



INTRODUCTION

ABOUT US

The Nishkam Civic Association (NCA), fondly known as the Nishkam Centre, is a unique organisation with the mission to facilitate personal, community, civic and sustainable transformation, guided by the practice of selfless service, for the wellbeing of communities, the environment and all creation.

WHAT WE DO

We work to facilitate personal, community, civic and sustainable transformation, guided by the practice of selfless service, for the wellbeing of communities, the environment and all creation.

WHO IS IT FOR?

Our services predominately serve all communities in the local area.



The Trustees Report

The Trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The Trustees have adopted the provisions of 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).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered company number

04378505 (England and Wales)

Registered charity number

1100307

Principal Address

6 Soho Road, Birmingham, West Midlands, B21 9BH

Trustees

Professor Upkar Singh Pardesi
Parminder Singh Jhutti
Jarnail Singh Bhinder
Pamjit Kaur Bahia
Sandeep Singh Virdee (Resigned 30 August 2023)
Gurinder Singh Mandla
Gopinder Kaur Sagoo
Shaminder Singh Rai
Hernam Kaur Najran (Resigned 30 August 2023)
Herminder Kaur Channa
Harr-Joth Kaur Padam
Jagdev Kaur Bhogal (Appointed 1 November 2023)

Auditors

BSN Associates Limited
38 Swallowfield Courtyard
Wolverhampton Road
Oldbury, West Midlands
B69 2JG

STRUCTURE, GOVERNANCE AND MANAGEMENT

Reserves Policy

The present level of funding is adequate for the future activities of the Charity and is assessed by the trustees on a regular basis. To avoid the necessity of realising fixed assets held for the charity's use, the trustees endeavour to retain net current assets equating to approximately 3-6 months unavoidable running costs. The trustees monitor the cash flows on a regular basis and are satisfied that sufficient resources are held.

Principal funding sources

The Charity's funding comes from various sources, in the form of grants from public bodies funding specific community initiatives, revenues from the use of the Charity's facilities and donations from the public and other connected Charity's.

Fundraising

No fundraising events or activities took place in the year.

Investment policy and objectives

Apart from retaining a prudent amount in reserves, all the charity's funds are intended to be spent in the short term, under the overarching policy of "service delayed is service denied". Consequently, there are no funds for long-term investment, although the Charity owns the premises from which the Charity operates and provides services from.

The costs defrayed by the Charity in the year in delivering the charitable activities and support costs were £889,982 leaving a deficit of £58,479. Total reserves funds are £3,447,414 which the Trustees consider adequate to support the Charity's objectives.

Going Concern

The accounts have been prepared on the basis of being a going concern. The Trustees confirm that they have taken into account all available information about the future for at least 12 months from the date of the accounts were approved and conclude that there is no uncertainty relating to going concern.

Pay policy for senior staff

The pay of staff is reviewed annually by the Management Team and increased as and where appropriate. The senior management pay is reviewed by the Board of Trustees. All directors give their time freely and no director received remuneration in the year

Recruitment and appointment of Management Committee

The directors of the Company are also Charity Trustees for the purposes of charity law and under the Company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the minimum and maximum members of the Management Committee shall be determined by the Company in the Annual General Meeting, but until so fixed there shall be no maximum number and the minimum number of members of the council shall be three. All members of the Management Committee give their time voluntarily and received no benefits from the Charity.

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 the significant risks.

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Related parties

The Charity sets out its related party transactions in the notes to the financial statements.



STRATEGIC OBJECTIVES 23/24

Our Strategic Objectives align with the Sustainable Development Goals outlined by the United Nations with the aim of bringing about “peace and prosperity for people and the planet”.

Our Strategic Objectives for 23/24 focused on four key areas: personal development, community & civic development, sustainable development and Interfaith and intra-faith development.



PERSONAL DEVELOPMENT

To enable individuals to realise their full potential, inspire and uplift communities and society, and enable people to excel and lead productive, happy and healthy lives.

COMMUNITY & CIVIC DEVELOPMENT

To increase community and economic wellbeing in the city and enable local people and communities to become actively involved and engaged in community cohesion, civic engagement, arts, culture and heritage.

SUSTAINABLE DEVELOPMENT

To create a better place to live and work, and proactively secure the survival and future flourishing of our communities and societies.

INTERFAITH AND INTRA-FAITH DEVELOPMENT

We will connect with global, national, regional and local interfaith and intra-faith organisations to promote the universal values of compassion, forgiveness, reconciliation and peace.



Volunteering

Volunteers remain at the forefront of advancing community and economic wellbeing, promoting interfaith, intercultural, and inter-community dialogue, and championing social justice and inclusion. Volunteers continue to support the NCA to be agile and adaptable.

During the last year, we were successfully re-assessed for the Investors in Volunteering (IiV) standard, showcasing our commitment to investing in volunteers for the 3rd consecutive time.

Volunteers are the backbone of the organisation and are one of the most essential components of the Nishkam service offering. The Start of Life Care programme utilises volunteers with healthcare backgrounds to deliver the programme, which received high praise from mothers who attend and board members from the Birmingham and Solihull Integrated Care Board, showcasing the impact volunteers can have and the limitless value they can bring to a programme.

Volunteers and Staff contributed over 10,000 hours, valued conservatively at £135,000



Civic Engagement

The Nishkam Civic Engagement approach has continued to go from strength to strength as we continue building and empowering relationships that encourage collaboration, participation, a sense of ownership and responsibility, clarifying rights and accountabilities, and addressing social justice in an equitable, collegial, and systemic way. Through our civic engagement approach, we have continued to encourage citizens, strategic partners and faith, public and private institutions to take an active role in the life and development of their communities.

Nishkam Civic Association is passionate and determined to promote participation in civic engagement as it is the foundation of a democratic society and lies at the heart of the 'nishkam ethos'. We can only build stronger families, communities and societies if we are building on a solid foundation of values and virtues.

How →

- Helping people find common causes of issues that affect them and their institutions
- Helping people work together on such issues under their own control within established and new structures
- Building on the strength and independence of community groups, organisations and networks whilst appreciating and promoting interdependence
- Building equity, inclusiveness, participation and cohesion amongst people, groups and organisations through values and virtues-based approach
- Empowering people and their organisations where appropriate to influence and help transform public policies, services and other factors affecting their lives.

Social Policy

Nishkam are members of Network for Justice, The Network is supported by the Access to Justice Foundation (ATJ); the Foundation is an independent fundraising and grant-making charity focused on supporting the free legal advice sector. As part of that work, and through a pilot project with ATJ, the Ministry of Justice Legal Support Team visited Nishkam Centre to expand their knowledge and gather insight on the delivery of frontline services on the ground in Birmingham.

They found it an eye-opening visit and it was great for them, 'to see such community effort towards social welfare support'. NCA was then invited to the Legal Support Strategy conference to get input from stakeholders on how to make the legal support system work better. To quote **"We know Nishkam are doing great work in the legal support advice space and providing a holistic approach to supporting the local community. We would like to invite you to attend as we would really welcome views from support providers, especially those like yourselves who have such a large community reach"**.

Nishkam Centre attended and shared thoughts on how we can address the various challenges facing the legal support sector and what we can do as a collective to ensure the legal support system best meets the user's needs. This will help to inform the policy development of the Ministry of Justice's strategy for legal support and support the Lord Chancellor and senior judiciary's shared vision for the future of the civil and family courts and tribunals system.

Nishkam Centre as part of social policy and their work with Access to Justice and AdviceUK are campaigning for advice services to be funded by Ministry of Justice (MOJ). Looking at the ATJ report, *'Defending the public purse'*, free advice services benefit the treasury by about £8,000 per person and are advocating that they should be funded by MOJ.

Nishkam is part of the Influencing Reference Group (IRG) with AdviceUK, who support over 700 advice organisations, to campaign for a policy environment that supports advice agencies and people needing advice. Through the IRG, Nishkam is working on the forthcoming Advice Saves campaign. To launch in the autumn of 2024, the campaign will be a valuable opportunity to shine a light on the fantastic work that we are doing to offer support and advice to our local communities. We will be using the campaign to raise awareness of our work through the press and social media, and we will also have a focus on policymakers to call for action to support advice services more effectively.

Other activities driving social policy:

Financial Inclusion Partnership With Birmingham City Council - Working together for the 'Birmingham Financial Inclusion Strategy' i.e., Looking at the cost of living help available and raising awareness on partner projects across the locality.

Chasm - Research centre at the University of Birmingham which investigates the causes and consequences of financial risk and insecurity and promotes policies to foster financial wellbeing - findings adapted to local needs.

Citizens UK - Alliance of diverse local communities working together for the common good.

Stepchange Referral Partners - Sharing resources and training

Perry Barr Network Neighbourhood Scheme - Meeting to highlight current services and the latest Energy Redress project & free data sims for those eligible.

INTERFAITH ACTIVITIES

A highlight of some of the interfaith activities we got up to during the year. We carry out Interfaith activities to promote the universal values of compassion, forgiveness, reconciliation and peace.



Handsworth Community Cohesion Day

The Handsworth Community Cohesion Day on May 7th, 2023, saw the neighbourhood of Handsworth come alive as community members and council/faith leaders from all walks of life gathered to celebrate peace, unity and the coronation of His Majesty the King. Built around the Big Help Out, the day brought local services and organisations together to volunteer for the community.



Handsworth and Lozells Interfaith Heritage Trail

The Handsworth and Lozells Interfaith Heritage Trail brought the community together to explore the vibrant and diverse faith communities in the area, alongside tracing themes of migration and industrialisation, particularly in the light of the 75th anniversary of the Windrush.



Birmingham Faith Leaders Group 22nd Anniversary

September 12th, 2023, marked the 22nd anniversary of the Birmingham Faith Leaders Group, founded in the immediate aftermath of 9/11 when faith leaders came together in solidarity to proclaim that religious faith is a unifying force and have since continued to build positive connections using faith.



Interfaith Week Panel

To celebrate Interfaith Week, our Patron, Bhai Sahib, Professor Mohinder Singh Ahluwalia OBE KSG, held a panel alongside faith speakers, Sheikh Ibrahim Mogra and Sheikh Nuru Mohammed. The panel discussed peace, reconciliation, slavery and their visit to Cape Coast Castle in Ghana where slaves were imprisoned in horrible conditions prior to being transported to America.



Faith Alliance 3-Year Strategy Launch

Continuing the Interfaith Week celebrations, we had the privilege of hosting and taking part in the West Midlands Violence Reduction Partnership's launch of the Faith Alliance 3-year strategy launch. The strategy aims to train and equip faith communities to act and deliver violence reduction projects and initiatives across the West Midlands.



Interfaith Bike Ride

To cap off Interfaith Week we enjoyed an Interfaith Bike Ride, bringing the community together to explore the various places of worship in the local area, visiting Guru Nanak Nishkam Sewak Jatha, Shree Geeta Bhawan, St Mary's Convent, Birmingham Buddhist Maha Vihara, St Chad's Catholic Cathedral, St Philips CofE Cathedral, Singers Hill Synagogue and Bahu Trust UK.



World Interfaith Harmony Week Peace Vigil

On the 4th of February, a peace vigil was held to mark World Interfaith Harmony Week. Our director had the privilege of sharing a message to all those in attendance, highlighting the importance of inner peace.



United Religions Initiative Conference

On March 1st, we hosted the United Religions Initiative (URI) for a conference on reducing religiously motivated hate crimes on behalf of URI UK. The conference featured impactful speakers who shared their unique perspectives, including Superintendent Jennifer Pearson, Nobel Peace Prize winner Jerry White, Global Chair of the URI, Preeta Bansal, URI Europe Chairperson, Duncan Wielzen and Patron of both the NCA and URI UK, Bhai Sahib, Professor Mohinder Singh Ahluwalia OBE KSG.

STRENGTHENING FAMILIES & WELFARE SERVICES

Our Strengthening Families and Welfare Services provide support to families to improve the overall wellbeing of the community. Our avenues of support range from debt and benefits to household support to resolve issues and work towards building stronger, more resilient families.

Our advice services were set up to support vulnerable individuals from both established and new-arrival migrant communities, who face obstacles such as language, cultural barriers and low IT and literacy skills. We aspire to deliver a service that meets community needs, is accessible and provides access to welfare support as we are based in one of the most deprived wards in Birmingham.



ENERGY REDRESS

We deliver the Energy Redress Project to help vulnerable people recover from the economic and social impacts of the energy crisis.



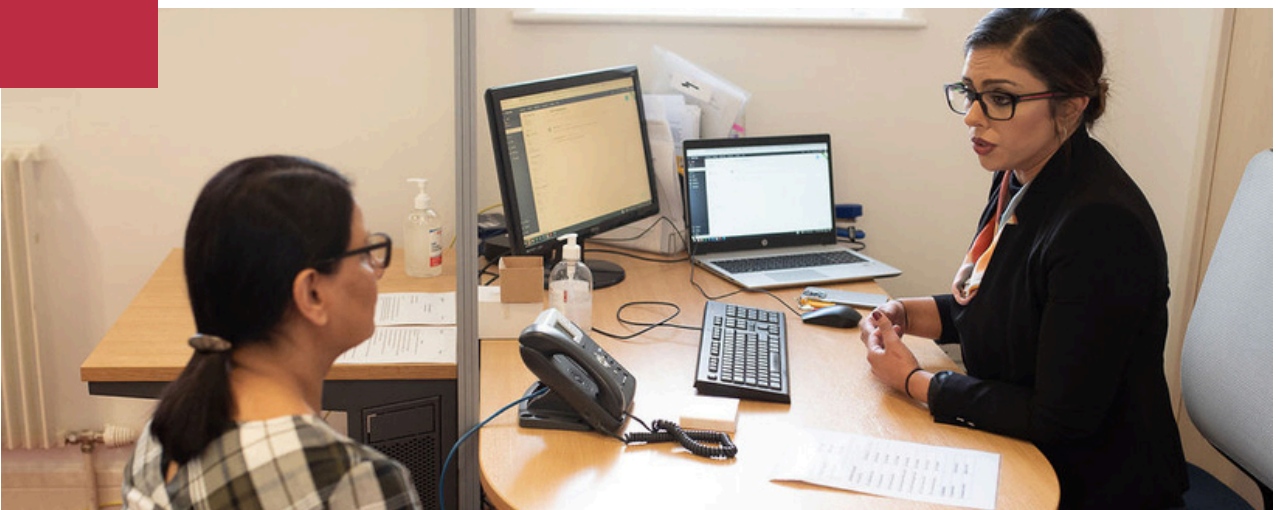
COMMUNITY SAFETY NET

The Community Safety Net project empowers people to become self sufficient and provides support with welfare benefits, housing & debt.



SOUTH ASIAN FAMILY SUPPORT HUB

The South Asian Family Support Hub provides culturally appropriate support to families and individuals to help them overcome barriers.



Community Safety Net (CSN)

Project Overview

The Community Safety Net (CSN) is our advice project which delivers a culturally sensitive, person-centred service, open to all within a 2-mile radius of the centre who need support with issues regarding welfare benefits, housing and debt.



Why we do it ?

We are familiar with the dynamics that affect ethnic communities in getting the support they need. Barriers such as language and lack of knowledge prevent people from these communities from getting what they are entitled to, leading to increased vulnerability and a lower quality of life. By providing language support we support individuals from these communities in conveying their issues and taking them through the proper channels to get the support they need.



The project aims to successfully provide financial and emotional support to the community, helping individuals achieve a better standard of living. By serving as a safety net, the project seeks to alleviate living conditions, manage debt, and maximise income, empowering people to become confident and resilient.



Key Highlights - CSN

Radius Expansion

Due to an increase in funding through grants and the cost-of-living crisis, we decided it would be best to increase our service remit from 1.5 miles to 2 miles. By doing this we opened up to a whole new area of people, who can access our support services and get the support they need while keeping our waiting times manageable, ensuring clients get the support they need promptly.

Target for Financial Outcomes for Clients Exceeded by 36.67%



884

Cases Opened

100%

of Clients said the project is vital for the community.

The Upcoming Year - CSN

Plans for the future

- £3m in financial outcomes
- Open 773 cases
- Secure funding to sustain and develop the programme

Challenges for 24/25

Key Area	Strategy
Benefits System Changes	Host workshops to educate multiple clients at the same time about the changes to their benefits
Housing Crisis	Maintain realistic expectations and convey the state of social housing in Birmingham to them.
Expanding Knowledge of the Community	Monthly workshops to educate clients about areas we are seeing a demand in.

Funders

Supported by



Building Society



This project is funded by the **National Lottery Community Fund, Nationwide Building Society** and **Heart of England Community Foundation**.

Client Quote

"The caseworker was very sympathetic and empathetic. Very understanding of the situation. I recommend this service 1000%. The team has encouraged me and supported me when i was suicidal and having negative thoughts. Nishkam helped me extremely to over come the challenges with positivty and patience.This service should continue for

Vulnerable people like myself as the service provides a comfort blanket by listening, comforting, really supportive and thorough with the work they do without causing me any further distress or confusion. The caseworker wrote everything down what i required and has been very clear with the process. Due to being in such a dark place and coming to Nishkam I believe they have saved my life and my child's life. I am so so Thankful to my caseworker and the Nishkam centre for where I am today. I have a long way to go yet but if the service remains I have faith I will improve 100%."



South Asian Family Support Hub (SAFSH)

Project Overview

The South Asian Family Support Hub is here to strengthen family relationships by promoting, peace, harmony, compassion, and family routines thus empowering families to develop structures for long-term stability, hence improving the quality of life for the community through advocacy and mediation.



Why we do it ?

Our experience has shown that there are numerous factors which lead to a family relationship breakdown e.g., illness, environment, financial hardship, trauma and being unable to access the services that people require to meet their needs. The South Asian Family Support Hub advocates, mediates and advises to empower people to overcome these barriers and gain access to the support they need.



SAFSH aims to build positive family relationships through early help/intervention to avoid escalation and improve family dynamics, with the ultimate goal of reducing deprivation and poverty in Birmingham and creating long-lasting change through a values-led approach.

Key Highlights - SAFSH

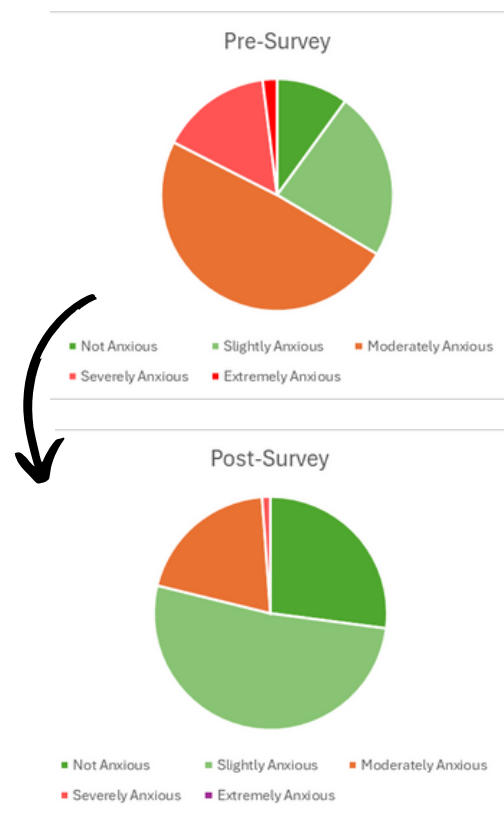
Partnership Working

The team has been working in partnership with **Birmingham Children's Trust** to deliver Values-led Reducing Parental Conflict Training for practitioners to help parents realise the impact their daily behaviour is having on the emotional wellbeing of their children to reduce the negative emotional impact on them.

The team was also commissioned by the **BVSC** to hold 10 engagement sessions throughout the city. The team engaged with over 100 people from different cultures and faiths to gather feedback to help shape the future of family hubs across Birmingham.

Public Health also reached out to the team to contract them to conduct Mobility Impairment Research, resulting in **2** engagement sessions, with **15 adults** and **15 parents** attending, sharing their experience living with or caring for those with mobility impairments to help improve accessibility to services by gathering the feedback of the community.

Improvement of client Anxiety/Depression after support



185

Families Supported

35	126	24
Single Issue	Moderate	Complex



The Upcoming Year - SAFSH

Plans for the future

- Further develop preventative values-led approaches and resources
- Continue providing high-level service
- Continue building our networks and statutory, community and faith organisations to continue to create better referral pathways and collaborative working.
- Ensure we meet/exceed our outputs and outcomes as per funding commitments.
- Increase capacity to meet the growing demand for our services by statutory, community and faith organisations and service users throughout the city.
- Deliver Values-Led Reducing Training to practitioners, community and faith leaders
- Identify funding to meet growing demand around research/engagement/training
- Define our role in Early Help/Intervention

Challenges for 24/25

Key Area	Strategy
Referral Details	Work with referrers to receive improved details on referral forms
Funding	Appropriate grant funding to meet the demand and expanding role of SAFSH as current funding ends in the 24/25
Early Help	Our role as Early Help/Intervention providers as BCC cutbacks will reduce support in these areas

Funders



The project has evolved by utilising our extensive networks to undertake key research projects that influence service and policy development, ensuring all communities have an active voice and influence on matters that will impact them. This approach has been crucial to support the sustainability of the project, generating £57,241.

Client Quote

“Overall, I was very happy with the service and wish that we could have used this service at the start of the court proceedings rather than after years of damage. I really hope that this service can continue and help to prevent other families, and especially children, from going through what we have gone through.”



Energy Redress

Project Overview

We have a formal partnership with Witton Lodge, AGE Concern Birmingham, NewHope Global & Birchfield Big Local to form the Birmingham Community Action Network and deliver the Energy Redress Project, to help vulnerable people recover from the economic and social impacts of the Energy Crisis.



28.3% (11,347) of households in our constituency (Perry Barr) live in fuel poverty, a **14.97%** higher ratio when compared to the national average

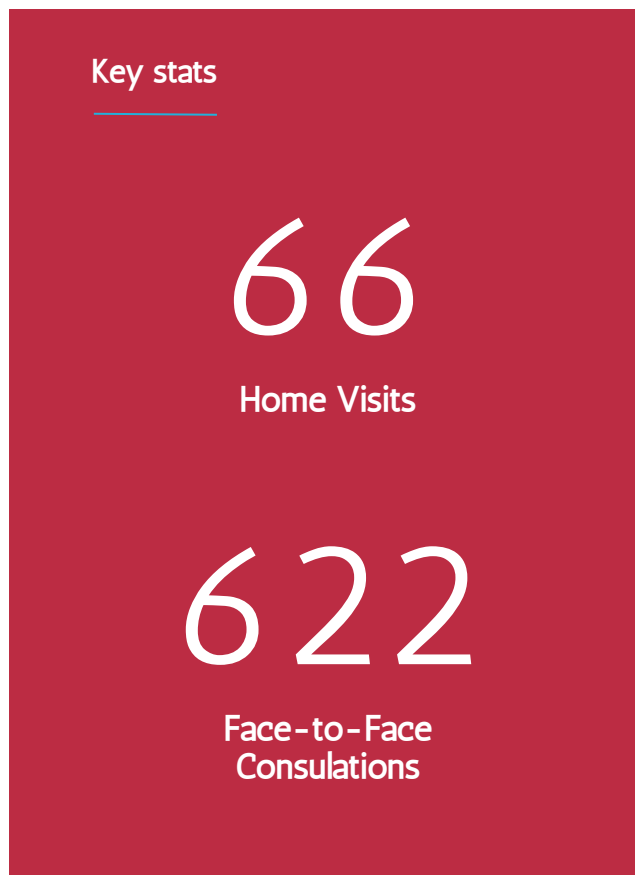
Why we do it ?

The Energy Redress Project was established to help people in fuel poverty by providing energy-saving tips at face-to-face meetings, home visits, home visits and providing free equipment to help clients save on energy such as warmer packs, LED lamps, radiator reflectors and more. Home visits are conducted to assess property energy efficiency and identify areas for potential savings.



By offering practical help and tips to alleviate rising fuel poverty by reducing fuel consumption and maximising income we aim to benefit the community with debt alleviation, leveraging funds and improving financial wellbeing.

Key Highlights - Energy Redress



The Upcoming Year – Energy Redress

Plans for the future

- Continue to provide energy support to help reduce fuel poverty
- Recruit another part-time energy advisor to assist with the new LEAD project
- Refer clients for fuel-food voucher schemes to help clients
- Secure funding to sustain and develop the programme

Challenges for 24/25

Key Area	Strategy
Summer Period	Come up with unique solutions to engage with clients during summer and identify potential savings they can make during the period
Grant Eligibility	Grant eligibility, in most cases, dictates whether the client can make the cost-saving improvement in their home as many of our clients lack the funds to make these improvements without them.

Funders



This project is funded by The Energy Saving Trust which has been appointed by Ofgem to distribute payments from companies that may have breached Ofgem rules.

Client Quote

“I am so grateful to you for getting the supplier to waive part of the debt and resolving my bill issues by setting up a payment plan.”



LEARNING & DEVELOPMENT

Here at the Nishkam Centre, we have over 20 years of providing high-quality adult education for personal and professional development.

Our Learning & Development programmes are designed to build confidence and support people in the local community in finding opportunities for development.



MULTIPLY

A government scheme that provides free numeracy courses to employed adults.



APPRENTICESHIPS

Our Apprenticeship programme delivering values-led education to grow businesses and learners.



Apprenticeships

Project Overview

Our Apprenticeship Programme provides values-based education and is designed for all learners to surpass their potential and make meaningful contributions to themselves (personal development) and society, through ethical and social responsibility.



Why we do it ?

Since its inception, the NCA has been committed to supporting the community, with over 20 years of experience delivering high-quality education our apprenticeship programme is another way in which we can aid social mobility by helping learners discover an alternative to traditional higher education and businesses to sustainably develop their workforce, increasing their productivity through a Nishkam Apprenticeship.



Our apprenticeship programme is designed to help businesses reduce training costs and develop their workforce, increasing staff retention and the skill of their workforce while simultaneously benefiting the learner with a qualification and the knowledge, skills and behaviours required to excel in their role.

Key Highlights - Apprenticeships

Ofsted

We first formed our Apprenticeship programme in May 2021; fast forward two years later to September 2023, and upon our first full Ofsted inspection, we were graded "Good" in all areas.

This fantastic award puts us among a prestigious group of 45 other "Good" Education and Training providers who deliver further education and skills courses in Birmingham - This group includes Sandwell College, University College Birmingham & South and City College Birmingham.



Ofsted
Good
Provider



QUALITY OF
EDUCATION



BEHAVIOUR &
ATTITUDES



PERSONAL
DEVELOPMENT



LEADERSHIP



APPRENTICESHIPS

GOOD IN ALL AREAS

Multiply

Project Overview

The Multiply scheme is a programme fully funded by the UK Government to help adults across the UK improve their numeracy skills and gain skills for life. We are one of the key partners delivering the Multiply Scheme in the West Midlands.



Why we do it ?

We deliver the programme to encourage adults in the community who don't have a GCSE grade C/4 or higher in Maths to access that can fit around their work commitments to help them develop their numeracy skills, helping them use maths in their day-to-day lives easier as well as help them advance in their careers.



By delivering the Multiply Programme we aim to empower individuals as people who improve numeracy skills are more likely to be employed, have higher wages, and better wellbeing. We also want to benefit businesses by providing a more skilled workforce and better productivity.

Key Highlights - Multiply

KPI's

Engagements **Exceeded**

Training Starts **Exceeded**

Referrals **Exceeded** by over **50%!**



The Upcoming Year - Multiply

Plans for the future

After securing further funding relating to the Multiply Small GRants Programme for year 3, we have another set of targets to reach as set by our funders. We also hope to host more workshops at the centre with members of the community focusing on areas they could benefit from, such as budgeting, due to the ongoing Cost of Living Crisis.

Challenges for 24/25

Key Area	Strategy
Learner Availability	Because the learners are employed, it is difficult for them to find time to attend the classes, a solution to this is hosting workshops on the weekend where they can attend.
Enrolment Time	Some enrolment times have been too long and resulted in people not being interested in the programme, because the enrolment process is carried out by the training providers, giving deadlines may help to keep the learners satisfied.

Funders



**Funded by
UK Government**

The Multiply Programme is funded by the **UK Shared Prosperity Fund (UKSPF), Skills for Life Multiplay - Department of Education** and **The West Midlands Combined Authority.**

Client Quotes

“It was a very refreshing course and engaging. Its help boost my confidence in using numeracy daily.I am thinking of progression and will consider undertaking Level 2 GCSE Maths”.

“I found the activity very good. It was tailored made and put into content rather than here is MATHS!!! It helped me think out of the box and how I can talk to others about it”



HEALTH & WELLBEING

Our Health & Wellbeing services are designed to combat health inequalities by improving access to healthcare services and health education to reduce health disparities.

By addressing the specific needs of our diverse community, we aim to empower individuals with the knowledge and resources necessary to make informed health decisions.



NISHKAM START OF LIFE CARE

Our antenatal course empowering mothers through pregnancy, birth and beyond.



ASRA HUB

Our project to support elder volunteers who are suffering from isolation to meet their social and emotional needs.



Nishkam Start of Life Care (SOLC)

Project Overview

The Nishkam Start of Life Care project is a joint venture between the Nishkam Civic Association and the Nishkam Healthcare Trust, to develop and implement a values-led holistic enhanced antenatal education programme to meet the needs of the local community and work alongside NHS services to empower families in preparing for parenthood, giving children the best possible start to life.



Why we do it ?

Handsworth is a super diverse marginalised area in inner-city Birmingham, and poor health outcomes have persisted unchecked for a long time due to socio-economic factors. SOLC was established as a community-led, person-centred Maternity and Early Years hub to improve health and wellbeing outcomes for children and families. Infant mortality is the biggest single contributor to excess years of life lost and the social and economic inequalities that people face increase the health risk factors for pregnancy and children living in poverty.



SOLC empowers mothers and fathers with essential health awareness information to pro-actively tackle future health issues, and also to encourage a holistic exploration and discussion of the values required to build strong family units and ensure children have the best start to life.

Key Highlights - SOLC

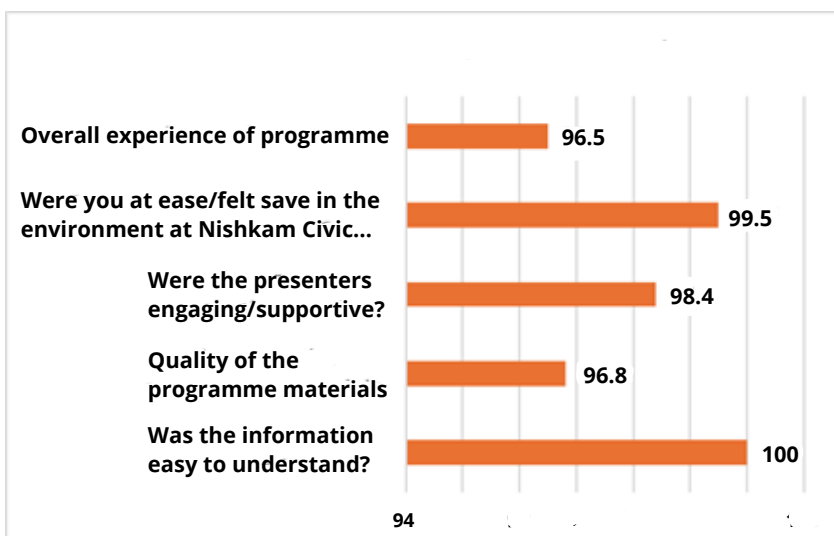
SOLC Symposium

The SOLC Symposium was a two-day event bringing together stakeholders from statutory, academic, education, faith and third-sector areas.

The Symposium successfully created new partnerships and innovative pathways, culminating in the establishment of quarterly localised collaborative meetings between members from different sectors.



To date, over 70 women have participated in the Birmingham and Solihull Integrated Care Board (ICB) - funding Nishkam SOLC project, which formally commenced in July '23. and will end in July '24.



370

referrals (avg of 5 per mother)

61%

Avg improvement in knowledge for each session



The Upcoming Year - SOLC

Plans for the future

- Begin the second phase of the programme
- Provide expert-led preconception and post-natal support.
- Build on the number of referral pathways into the programme to ensure a wide reach and improved connectivity.
- Continue to build and strengthen sustainable partnerships with local healthcare and VCSE stakeholders.
- Secure funding to sustain and develop the programme

Challenges for 24/25

Key Area	Strategy
Partnerships & Integration	Work with local healthcare and VCSE stakeholders to enable better vertical integration through more effective pathways
Relationships & Strong Family Units	Provide continued support for both mothers and fathers, reflected through the content in the sessions to emphasise equal contribution
Health Awareness	Continue support for prevention of healthcare challenges with early help for expectant people through our strong network of volunteer expert healthcare professionals

Funders



The first phase of the Start of Life Care project was funded by the Birmingham and Solihull Integrated Care Board (ICB)

Client Quotes

“Sessions were something for me to look forward to during the week and gave me a purpose to get up and get dressed.”

“Presenters were approachable and always answered any questions I may have had.”

“Gave me more confidence to rely on myself and my partner when baby arrives, as I will know what to do.”



Asra Hub

Project Overview

The Asra hub is our project where we provide 2 weekly sessions to support elders (65+) in the Sikh community who are suffering from isolation to meet their social and emotional needs with sessions consisting of emotional, mental, and physical support, gentle exercise, social get-togethers and advice sessions.



Why we do it ?

The Nishkam Asra Hub was established during COVID-19 as we had seen the effect COVID-19 had on the local senior community from anxiety, depression and isolation.

The Asra Hub serves as a community-led, person-centred wellbeing hub for seniors to improve their mental and physical wellbeing.



The Nishkam Asra Hub programme aims to empower seniors with essential health awareness to lead productive, happy, and healthy lives, reducing anxiety and isolation in a culturally sensitive and safe environment.

Key Highlights - Asra Hub

Day Trips

We have recently included day trips into the Asra Hub's wide range of activities, taking the seniors to places they may have not been before.

The first day-trip saw the ladies enjoy themselves at The Birmingham Botanical Gardens.



To date, **85 seniors** are registered and attending bi-weekly sessions, with a split of **68 ladies** and **17 men**.

Facility **repairs** were made to ensure the steam room and sauna are constantly working.

Chair Yoga sessions were added as some of the seniors are too frail for regular yoga.

100%

feel very comfortable attending as the programme meets their cultural and physical needs.

90%

have reported an improvement in their emotional wellbeing and feel less isolated, more connected and always looking forward to attending the sessions.



The Upcoming Year - Asra Hub

Plans for the future

- Meet the demand for the programme by continually increasing registrations of those on the waiting list
- Increase the length of the sessions and the number of days being offered to the male participants
- Plan monthly day trips during spring and summer periods and two overnight trips
- Focus on registering more male participants in the programme
- Secure funding to sustain and develop the programme

Challenges for 24/25

Funders

Key Area	Strategy
Funding	Pursue further funding opportunities to accommodate those under 65 on the waiting list
Volunteers	The programme is heavily reliant on volunteers and we will need to find more volunteers as our aspirations grow
Increase Senior Male Participants	Search for Male volunteers to increase the activities available to the males on the programme.

The
EVESON
Trust

Client Quotes

“Since my husband passed away during covid, I have benefited from attending the laughing yoga which I look forward to and meeting other ladies that are the same age as me and everyone makes me comfortable”

“I feel I am able to move better and not feel so stiff”



CONFERENCE & EVENTS

At the Nishkam Civic Association, we provide a Conference & Events service with various rooms available to hire, from our Conference Hall, capable of accommodating up to 200 people, to our smaller training rooms, great for workshops and team training. Lastly, our Seminar Room is also available for hire, which offers a floor-to-ceiling panoramic view of the surrounding area.



CONFERENCE & EVENTS

Our room hire and events service which can accommodate various professional events and activities.



Conference & Events

Project Overview

Our Conference and Events service accommodates various client requests to utilise the spaces available in the centre from workshops, English classes, and even big conferences.



Why we do it ?

We provide Conference & Events services to support clients who need office spaces and to build partnerships in the surrounding area. Additionally, the Conference & Events service is the only project that generates a profit for the NCA and isn't reliant on grants, allowing the NCA to be less reliant on grant funding.



The aim of our conference and events service is to build partnerships and strong working relationships with organisations to unlock innovative avenues to collaborative working.

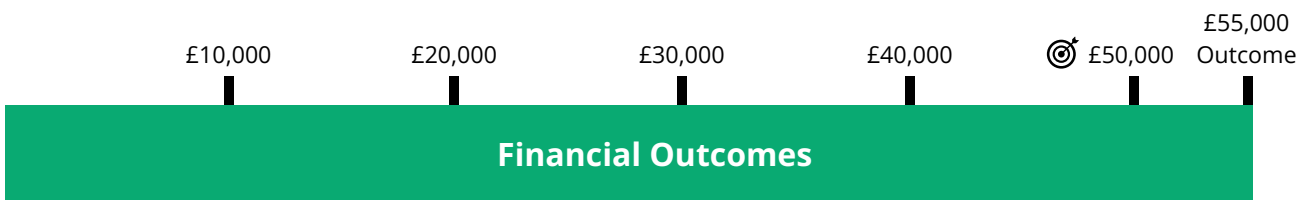


Key Highlights - Conference & Events

Partnerships

During the last year, our Conference & Events team accommodated Maximus, Sandwell College and Birmingham Adult Education on a weekly basis.

Our Conference & Events service also had the privilege of hosting the United Religions Initiative (URI), Birmingham Community Healthcare NHS Foundation Trust, Birmingham City Council, and many other organisations.



£18,000+

Worth of Pro-Bono Events



The Upcoming Year - Conference & Events

Plans for the future

- Promote and secure more bookings of the Conference Hall and Seminar Room
- Secure and maintain bookings with current clients
- Secure funding to sustain and develop the programme

Challenges for 24/25

Key Area	Strategy
Meeting Room Availability	As Meeting Rooms are our most in demand rooms, we will strategize to get people to book less used rooms such as the Seminar Room.
Reaching Out to Clients	Maintain relationships with current clients and reach out to previous clients for further bookings.
Catering Menu	Review the Catering Menu for potential improvements.

Nishkam Civic Association

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK 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 adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

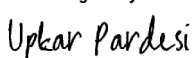
Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

10/28/2024

The trustees' annual report and the strategic report were approved on and signed on behalf of the board of trustees by:

DocuSigned by:

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Prof Upkar Singh Pardesi - Trustee



Nishkam Civic Association

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2024

Opinion

We have audited the financial statements of Nishkam Civic Association (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, 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, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (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 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 auditor's 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.



Nishkam Civic Association

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2024

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.



Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they 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.

Auditor's responsibilities for the audit of the financial statements

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 an auditor's report 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Irregularities that result from fraud might be inherently more difficult than irregularities that result from error, which gives rise to a risk of material misstatement. We are of the opinion that the planned audit approach, the documentation and interrogation of the entity's controls means that the audit procedures carried out were capable of detecting irregularities, including fraud. We have also reviewed financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations. We have audited the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business. We have also made enquiries of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations and have reviewed correspondence with regulatory bodies as part of our audit procedures.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

Nishkam Civic Association

Company Limited by Guarantee

Independent Auditor's Report to the Members of Nishkam Civic Association

(continued)

Year ended 31 March 2024

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's 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 members as a body, for our audit work, for this report, or for the opinions we have formed.

Hannah Justice FCA FCCA

HANNAH JUSTICE FCA FCCA (Senior Statutory Auditor).

BSN Associates Limited
Chartered accountants & statutory auditor
3B Swallowfield Courtyard
Wolverhampton Road
Oldbury
West Midlands
B69 2JG

28 October 2024



Nishkam Civic Association

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2024

		2024	2023		
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	104,759	574,941	679,700	431,976
Other trading activities	6	90,033	–	90,033	217,710
Investment income	7	61,770	–	61,770	47,793
Total income		<u>256,562</u>	<u>574,941</u>	<u>831,503</u>	<u>697,479</u>
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	8	95,334	–	95,334	237,782
Investment management costs	9	–	–	–	2,519
Expenditure on charitable activities	10,11	219,707	574,941	794,648	551,473
Total expenditure		<u>315,041</u>	<u>574,941</u>	<u>889,982</u>	<u>791,774</u>
Net expenditure and net movement in funds		<u>(58,479)</u>	<u>–</u>	<u>(58,479)</u>	<u>(94,295)</u>
Reconciliation of funds					
Total funds brought forward		2,955,162	492,252	3,447,414	3,541,709
Total funds carried forward		<u>2,896,683</u>	<u>492,252</u>	<u>3,388,935</u>	<u>3,447,414</u>


The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 49 to 67 form part of these financial statements.

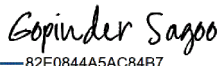
Nishkam Civic Association
Company Limited by Guarantee
Statement of Financial Position
31 March 2024

	Note	2024 £	2023 (restated) £
Fixed assets			
Intangible assets	17	16,717	19,889
Tangible fixed assets	18	2,887,204	2,928,784
Investments	19	492,253	492,253
		<u>3,396,174</u>	<u>3,440,926</u>
Current assets			
Debtors	20	62,127	28,161
Cash at bank and in hand		125,954	179,038
		<u>188,081</u>	<u>207,199</u>
Creditors: amounts falling due within one year	21	195,320	200,711
Net current liabilities		<u>(7,239)</u>	<u>6,488</u>
Total assets less current liabilities		<u>3,388,935</u>	<u>3,447,414</u>
Net assets		<u>3,388,935</u>	<u>3,447,414</u>
Funds of the charity			
Restricted funds		492,252	492,252
Unrestricted funds		2,896,683	2,955,162
Total charity funds	24	<u>3,388,935</u>	<u>3,447,414</u>

These financial statements were approved by the board of trustees and authorised for issue on 10/28/2024, and are signed on behalf of the board by:

DocuSigned by:

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Prof Upkar Singh Pardesi - Trustee

Signed by:

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Dr Gopinder Kaur Sagoo - Trustee

The notes on pages 49 to 67 form part of these financial statements.



Nishkam Civic Association

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2024

	2024	2023 <i>(restated)</i>
	£	£
Cash flows from operating activities		
Net expenditure	(58,479)	(94,295)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	56,454	53,739
Amortisation of intangible assets	3,172	3,172
Dividends, interest and rents from investments	(61,770)	(47,793)
Accrued (income)/expenses	(7,920)	16,195
<i>Changes in:</i>		
Trade and other debtors	(33,966)	(31,149)
Trade and other creditors	2,529	101,460
Cash generated from operations	(99,980)	1,329
Net cash (used in)/from operating activities	(99,980)	1,329
Cash flows from investing activities		
Dividends, interest and rents from investments	61,770	47,793
Purchase of tangible assets	(14,874)	(4,197)
Net cash from investing activities	46,896	43,596
Net (decrease)/increase in cash and cash equivalents	(53,084)	44,925
Cash and cash equivalents at beginning of year	179,038	134,113
Cash and cash equivalents at end of year	125,954	179,038

The notes on pages 49 to 67 form part of these financial statements.

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2024

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Nishkam Centre, 6 Soho Road, Birmingham, West Midlands, B21 9BH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Income tax

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or when funds are raised for particular restricted purposes.

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Intangible assets

Intangible assets are initially recorded at cost, and are subsequently stated at cost less any accumulated amortisation and impairment losses. Any intangible assets carried at revalued amounts, are recorded at the fair value at the date of revaluation, as determined by reference to an active market, less any subsequent accumulated amortisation and subsequent accumulated impairment losses.

Amortisation

Amortisation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset as follows:

Computer software - 10% straight line

If there is an indication that there has been a significant change in amortisation rate, useful life or residual value of an intangible asset, the amortisation is revised prospectively to reflect the new estimates.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Long leasehold property - 100 years
Plant and machinery - 20% straight line
Motor vehicles - 20% reducing balance
Improvements to property - 10% straight line

Investments

Fixed asset investments are initially recorded at cost, and subsequently stated at cost less any accumulated impairment losses.

Investment property

Social investments that comprise social housing are initially recorded at cost, which includes purchase price and any directly attributable expenditure. Social Housing is revalued to its fair value at each reporting date and any changes in fair value are recognised in profit or loss.

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Investments in associates

Investments in associates accounted for in accordance with the cost model are recorded at cost less any accumulated impairment losses.

Investments in associates accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value taken through income or expenditure. Where it is impracticable to measure fair value reliably without undue cost or effort, the cost model will be adopted.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the associate arising before or after the date of acquisition.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The charity is a company limited by guarantee. The members of the company are the trustees named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

5. Donations and legacies

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Donations			
Donations	104,759	–	104,759
Grants			
Grants receivable	–	574,941	574,941
	<u>104,759</u>	<u>574,941</u>	<u>679,700</u>
	Unrestricted Funds	Restricted Funds	Total Funds 2023 <i>(restated)</i>
	£	£	£
Donations			
Donations	80,632	–	80,632
Grants			
Grants receivable	–	351,344	351,344
	<u>80,632</u>	<u>351,344</u>	<u>431,976</u>

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

6. Other trading activities

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023 <i>(restated)</i>
	£	£	£	£
Learning and development	24,995	24,995	172,573	172,573
Conferences and events	65,038	65,038	42,589	42,589
Other Income	–	–	2,548	2,548
	<u>90,033</u>	<u>90,033</u>	<u>217,710</u>	<u>217,710</u>

7. Investment income

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023 <i>(restated)</i>
	£	£	£	£
Income from investment properties	<u>61,770</u>	<u>61,770</u>	<u>47,793</u>	<u>47,793</u>

8. Costs of other trading activities

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023 <i>(restated)</i>
	£	£	£	£
Costs of other trading activities	<u>95,334</u>	<u>95,334</u>	<u>237,782</u>	<u>237,782</u>

9. Investment management costs

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023 <i>(restated)</i>
	£	£	£	£
Investment management costs	<u>–</u>	<u>–</u>	<u>2,519</u>	<u>2,519</u>

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

10. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Direct costs of charitable activities	4,516	574,941	579,457
Support costs	215,191	–	215,191
	<u>219,707</u>	<u>574,941</u>	<u>794,648</u>
	Unrestricted Funds	Restricted Funds	Total Funds 2023 <i>(restated)</i>
	£	£	£
Direct costs of charitable activities	3,445	351,344	354,789
Support costs	196,684	–	196,684
	<u>200,129</u>	<u>351,344</u>	<u>551,473</u>

11. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2024	Total fund 2023
	£	£	£	£
Direct costs of charitable activities	579,457	204,000	783,457	546,079
Governance costs	–	11,191	11,191	5,394
	<u>579,457</u>	<u>215,191</u>	<u>794,648</u>	<u>551,473</u>

12. Analysis of support costs

	Charitable activities	Total 2024	Total 2023
	£	£	£
Staff costs	91,127	91,127	85,784
Communications and IT	41,446	41,446	37,170
General office	2,582	2,582	3,228
Amortisation and depreciation	59,626	59,626	56,911
Professional fees	7,554	7,554	7,072
Travel expenses	1,665	1,665	1,125
	<u>204,000</u>	<u>204,000</u>	<u>191,290</u>

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

13. Net expenditure

Net expenditure is stated after charging/(crediting):

	2024	2023 <i>(restated)</i>
	£	£
Amortisation of intangible assets	3,172	3,172
Depreciation of tangible fixed assets	56,454	53,739
	<u>59,626</u>	<u>56,911</u>

14. Auditors remuneration

	2024	2023 <i>(restated)</i>
	£	£
Fees payable for the audit of the financial statements	5,100	4,798
	<u>5,100</u>	<u>4,798</u>

15. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023 <i>(restated)</i>
	£	£
Wages and salaries	530,644	383,228
Social security costs	36,323	26,487
Employer contributions to pension plans	16,672	14,912
	<u>583,639</u>	<u>424,627</u>

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

The average head count of employees during the year was 26 (2023: 20). The average number of full-time equivalent employees during the year is analysed as follows:

	2024	2023
	No.	No.
Activities and project staff	23	17
Administrative staff	3	3
	<u>26</u>	<u>20</u>

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

Key Management Personnel

The trust considers its key management personnel comprise of the trustees and the Centre Managing Director. The total employment benefits including employer pension contributions of the key personnel were £42,340 (2023: £42,340).

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

16. Trustee remuneration and expenses

The trustees received no remuneration or benefits in the current or prior year.

The trustees claimed no expenses in the current or prior year.

17. Intangible assets

	Computer software £
Cost	
At 1 April 2023 (as restated) and 31 March 2024	31,722
Amortisation	
At 1 April 2023	11,833
Charge for the year	3,172
At 31 March 2024	<u>15,005</u>
Carrying amount	
At 31 March 2024	<u>16,717</u>
At 31 March 2023	<u>19,889</u>

18. Tangible fixed assets

	Long leasehold property £	Plant and machinery £	Motor vehicles £	Improvements to property £	Total £
Cost					
At 1 April 2023 (as restated)	3,998,169	78,759	14,700	120,427	4,212,055
Additions	–	14,874	–	–	14,874
At 31 March 2024	<u>3,998,169</u>	<u>93,633</u>	<u>14,700</u>	<u>120,427</u>	<u>4,226,929</u>
Depreciation					
At 1 April 2023	1,157,872	52,881	13,174	59,344	1,283,271
Charge for the year	39,982	9,885	305	6,282	56,454
At 31 March 2024	<u>1,197,854</u>	<u>62,766</u>	<u>13,479</u>	<u>65,626</u>	<u>1,339,725</u>
Carrying amount					
At 31 March 2024	<u>2,800,315</u>	<u>30,867</u>	<u>1,221</u>	<u>54,801</u>	<u>2,887,204</u>
At 31 March 2023	<u>2,840,297</u>	<u>25,878</u>	<u>1,526</u>	<u>61,083</u>	<u>2,928,784</u>

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

19. Investments

	Social Investments £	Shares in Associate £	Total £
Cost or valuation			
At 1 April 2023 and 31 March 2024	<u>492,252</u>	<u>1</u>	<u>492,253</u>
Impairment			
At 1 April 2023 and 31 March 2024		<u>-</u>	<u>-</u>
Carrying amount			
At 31 March 2024	<u>492,252</u>	<u>1</u>	<u>492,253</u>
At 31 March 2023	<u>492,252</u>	<u>1</u>	<u>492,253</u>

All investments shown above are held at valuation.

Social Investments

The charity has taken part in the Empty Homes Community Grants Programme. The grant is a restricted grant for the purpose of bringing empty homes back into use. The total funding agreed by the Department for Communities and Local Government has been set at £550,000 to bring at least 5 empty homes or 16 units back into use. The charity has not acquired further properties in the year.

Investment in Associate

The charities's investments at the balance sheet date in the share capital of companies include the following:

Nishkam Security Limited

Registered office: 18-20 Soho Road, Handsworth, Birmingham, West Midlands, B21 9BH. Nature of business: Security provider

	%
Class of Share;	
Ordinary	25

20. Debtors

	2024	2023 <i>(restated)</i>
	£	£
Trade debtors	52,820	9,133
Prepayments and accrued income	5,321	11,118
Other debtors	3,986	7,910
	<u>62,127</u>	<u>28,161</u>

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

21. Creditors: amounts falling due within one year

	2024	2023 <i>(restated)</i>
	£	£
Trade creditors	17,390	28,340
Accruals and deferred income	108,908	118,375
Social security and other taxes	7,707	9,268
Other creditors	61,315	44,728
	<u>195,320</u>	<u>200,711</u>

22. Deferred income

	2024	2023 <i>(restated)</i>
	£	£
At 1 April 2023	102,180	61,885
Amount released to income	(77,180)	(61,885)
Amount deferred in year	75,633	102,180
At 31 March 2024	<u>100,633</u>	<u>102,180</u>

23. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £16,672 (2023: £14,912).

24. Analysis of charitable funds

Unrestricted funds

	At 1 April 2023	Income £	Expenditure £	At 31 March 2024
General funds	<u>2,955,162</u>	<u>256,562</u>	<u>(315,041)</u>	<u>2,896,683</u>

	At 1 April 2022	Income £	Expenditure £	At 31 March 2023
General funds	<u>3,049,457</u>	<u>346,135</u>	<u>(440,430)</u>	<u>2,955,162</u>

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

24. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
Social Housing	492,252	–	–	492,252
Big Lottery Fund - Community Safety Net	–	103,878	(103,878)	–
Birmingham City Council	–	–	–	–
DWP	–	–	–	–
Education and Skill Funding Agency	–	–	–	–
Enterprise Development - Apprenticeship Development Support	–	17,000	(17,000)	–
Eveson Trust	–	–	–	–
Family Trust	–	–	–	–
Groundwork	–	–	–	–
Heritage Lottery Fund	–	–	–	–
Just Jaf	–	–	–	–
Modality	–	–	–	–
Power to Change - Resilient Communities Fund	–	6,667	(6,667)	–
Tudor Trust - Family Support Hub	–	33,334	(33,334)	–
Nationwide Grant	–	25,000	(25,000)	–
Energy Redress	–	42,671	(42,671)	–
National Lottery - Cost of Living Fund	–	51,196	(51,196)	–
National Lottery Fund - Family Support Hub	–	16,667	(16,667)	–
Family Action	–	34,000	(34,000)	–
Access to Justice	–	82,033	(82,033)	–

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

24. Analysis of charitable funds *(continued)*

Action for Race Equality - Windrush Justice Programme	–	16,500	(16,500)	–
West Midlands Combined Authority Birmingham City Council - Development of Family Support Resources	–	45,000	(45,000)	–
Nishkam Healthcare Trust - Start of Life Care Project	–	27,500	(27,500)	–
Birmingham Childrens Trust	–	24,375	(24,375)	–
West Birmingham Locality Hub - PCN-ARRS Project	–	21,800	(21,800)	–
Birmingham City Council - Lead Brum Energy Project	–	20,070	(20,070)	–
	–	7,250	(7,250)	–
	<u>492,252</u>	<u>574,941</u>	<u>(574,941)</u>	<u>492,252</u>

	At 1 April 2022 £	Income £	Expenditure £	At 31 March 2023 £
Social Housing	492,252	–	–	492,252
Big Lottery Fund - Community Safety Net	–	124,456	(124,456)	–
Birmingham City Council	–	5,000	(5,000)	–
DWP	–	25,858	(25,858)	–
Education and Skill Funding Agency	–	9,157	(9,157)	–
Enterprise Development - Apprenticeship Development Support	–	8,000	(8,000)	–

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

24. Analysis of charitable funds *(continued)*

Eveson Trust	–	23,593	(23,593)	–
Family Trust	–	52,000	(52,000)	–
Groundwork	–	2,500	(2,500)	–
Heritage Lottery Fund	–	24,597	(24,597)	–
Just Jaf	–	12,196	(12,196)	–
Modality	–	27,321	(27,321)	–
Power to Change - Resilient Communities Fund	–	3,333	(3,333)	–
Tudor Trust - Family Support Hub	–	33,333	(33,333)	–
Nationwide Grant	–	–	–	–
Energy Redress	–	–	–	–
National Lottery - Cost of Living Fund	–	–	–	–
National Lottery Fund - Family Support Hub	–	–	–	–
Family Action	–	–	–	–
Access to Justice	–	–	–	–
Action for Race Equality - Windrush Justice Programme	–	–	–	–
West Midlands Combined Authority	–	–	–	–
Birmingham City Council - Development of Family Support Resources	–	–	–	–
Nishkam Healthcare Trust - Start of Life Care Project	–	–	–	–
Birmingham Childrens Trust	–	–	–	–
West Birmingham Locality Hub - PCN-ARRS Project	–	–	–	–
Birmingham City Council - Lead Brum Energy Project	–	–	–	–
	<u>492,252</u>	<u>351,344</u>	<u>(351,344)</u>	<u>492,252</u>

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

25. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Intangible assets	16,717	–	16,717
Tangible fixed assets	2,887,204	–	2,887,204
Investments	1	492,252	492,253
Current assets	87,448	100,633	188,081
Creditors less than 1 year	(94,687)	(100,633)	(195,320)
Net assets	<u>2,896,683</u>	<u>492,252</u>	<u>3,388,935</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Intangible assets	19,889	–	19,889
Tangible fixed assets	2,928,784	–	2,928,784
Investments	1	492,252	492,253
Current assets	105,019	102,180	207,199
Creditors less than 1 year	(98,531)	(102,180)	(200,711)
Net assets	<u>2,955,162</u>	<u>492,252</u>	<u>3,447,414</u>

26. Prior period adjustment

During the year the following adjustments have been identified to correct errors and/or amend accounting policies which have been reflected as prior year adjustments.

Income received from social housing had been treated as restricted income by the charity, however there are no restrictions placed around the income generated from these assets and as such it should be shown as unrestricted income.

An equal amount was shown in both Debtors and Creditors described as a balancing fund account, both were found to not be genuine and have therefore been removed.

Grant income had previously been shown as unrestricted with some having restrictions which has resulted in an incorrect classification.

The net impact is as follows:

	£
2022	
Reduction in restricted funds and increase in restricted funds	148,324
Debtor and creditor overstatement	148,324
2023	
Reduction in restricted funds and increase in restricted funds	172,325
Grant income and expenditure reclassified as restricted	351,344
Debtor and creditor overstatement	172,325

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

27. Financial instruments

Financial assets held by the charity are cash at bank, trade and other debtors.

Financial liabilities held by the charity are trade and other creditors.

28. Analysis of changes in net debt

	At 1 Apr 2023	Cash flows	At 31 Mar 2024
	£	£	£
Cash at bank and in hand	<u>179,038</u>	<u>(53,084)</u>	<u>125,954</u>

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

29. Related parties

During the year the following connected parties and transactions were identified:

Marg Sat Santokh Manufacturers

A company in which the trustees Mohinder Singh Ahluwalia, J S Bhinder and P S Jutti were directors.

Guru Nanak Nishkam Sewak Jatha (Birmingham) UK

An unincorporated charity in which the trustee Mohinder Singh Ahluwalia, J S Bhinder and P S Jutti were trustee.

Nishkam School Trust

A charity in which the trustee Mohinder Singh Ahluwalia was the patron, Upkar Singh Pardesi was a trustee and governor and Shaminder Rai was a governor.

Nishkam Security Limited

25% owned subsidiary of Nishkam Civic Association.

Nishkam Healthcare Trust

A charity and its subsidiaries in which the trustee Mohinder Singh Ahluwalia has significant influence.

Guru Nanak Nishkam Education Trust

A charitable company in which trustee Mohinder Singh Ahluwalia was a trustee and director and J S Bhinder a trustee.

Transactions with related parties are as follows:

	2024	2023
	£	£
Guru Nanak Nishkam Sewak Jatha (Birmingham) UK		
Donations received	100,000	70,000
Nishkam Healthcare Trust		
Grants Received	24,375	–
Consultancy services purchased	2,500	–
Services provided	541	2,688
Nishkam Security Limited		
Services purchased	10,479	9,410
Nishkam School Trust		
Services provided	1,521	3,621
Margh Sat Santokh Manufacturers Ltd		
Services purchased	–	2,419
	2024	2023
	£	£
Nishkam Healthcare Trust		
Monies owed to	2,500	–
Monies owed from	2,200	–

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

30. Controlling party

The Trustees consider that the charity is jointly controlled by the Trustees and there is no ultimate controlling party.



MORE ABOUT US



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Birmingham**

NISHKAM CIVIC ASSOCIATION

England & Wales - Charity number 1100307

Accounts

2022-2023

Nishkam Civic Association

Annual Report of the Trustees & Financial Statements

REGISTERED
CHARITY
NUMBER:
1100307



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Patron's Statement 2022-2023
Professor Bhai Sahib Mohinder Singh Ahluwalia OBE KSG



As Patron, I am filled with immense gratitude for the unwavering support of our charity's mission by many funders, the board of trustees, the dedicated team of staff, many volunteers and all the users of NCA's services. The Annual Report for 2022/23 is a testament to the collective efforts that have brought us closer to achieving our goals and making a meaningful impact on the lives of those we serve.

In the face of unprecedented challenges posed by the global post-pandemic, the war in Ukraine and the cost-of-living crisis, the NCA has demonstrated resilience, adaptability, and a steadfast commitment to our beneficiaries. Together, we navigated uncharted waters, finding innovative ways to deliver vital services and support to the communities that rely on us the most.

Our achievements over the past year reflect the dedication and collaboration of our incredible team, volunteers, partners, and donors. From providing essential resources to the most vulnerable, to fostering educational opportunities, empowering marginalised groups, and championing sustainable initiatives, our shared efforts have brought about positive change in countless lives.

However, our work is far from over. As we look ahead, we recognise that there is still much to be done. The challenges facing our communities remain complex and evolving. Yet, I am confident that with your continued support, we will rise to the occasion, adapt to new circumstances, and drive lasting change that reaches even further.

NCA has continued to remain grounded and focused on its founding mission – Civic Responsibility and Civic Engagement. This annual report attempts to share some of the challenges that post-Covid pandemic impacted on whole of humanity and successes and the associated impact that the work of NCA made to the lives of all communities locally, regionally, nationally and internationally.

The Government is progressively recognising the importance that civil society, the voluntary sector and religious faith groups plays in the empowerment, regeneration and development of our communities. Faith groups are now required to play an integral part in the Government's post-Brexit agenda for promoting community and economic wellbeing, social justice and community cohesion.

I encourage you to delve into this Annual Report to gain insights into the impact we have collectively achieved, the stories that inspire us, and the vision that propels us forward. Let us celebrate the milestones, acknowledge the challenges, and reaffirm our commitment to our mission.

Thank you for standing by us during these extraordinary times. Your generosity, dedication, and belief in our cause fuel our determination to create a better, more inclusive world.

Together, we are making a difference, one life at a time.

Professor Bhai Sahib Mohinder Singh Ahluwalia OBE KSG

Chairmans Message Professor Upkar Singh Pardesi OBE



I am delighted to welcome you to the NCA's annual report 2022/23.

As the Chairman and Trustees of NCA, our role is to provide strategic direction, good governance and to oversee the processes and scrutinise the numbers. We do this to ensure we are providing the best help we can, to the people who need it the most. We work closely with our executive team to aid the fundraising and income generation activities. With the Covid-19 global post-pandemic changing what will be "normal" in the future, we must plan to sustain and grow the NCA to meet the new challenges facing all our communities here in the UK and in developing countries. Over the next five years, there will also continue to be much uncertainty of economic growth and the implications of post-Brexit government policies. Whilst there was hope that the long period of austerity would be over by the end of 2022, the rising cost of living, the evidence of economic decline and the repayment of the huge national debt arising from the Covid-19 crisis means that further and deeper cuts in funding of community services will become the new normal.

We know from first-hand experience of working with communities that disadvantage and lack of targeted opportunities continue unabated. We have completely and radically restructured the use of buildings and how we cater for our community needs while protecting them and our staff from the spread of new variants of Covid infections. We have done more with less via active volunteering and deploy our energy and creativity to developing new income streams to meet the needs of all communities. The Nishkam Civic Association is at the forefront of advancing community and economic wellbeing, promoting interfaith and intra-faith dialogue and championing social justice and inclusion.

As we come to the end of this reporting period, we see a further period of continued uncertainty and challenge on the horizon. We have seen the devastation globally that the war in Ukraine has caused. As a Board, we are confident our team to remain agile and flexible to adapt and navigate any pending crises.

Our experience of working with communities that suffer from disadvantage and lack of targeted opportunities tell us that there will not be any quick fixes. The social inequality and injustice, we fear, will be further exasperated by the economic downturn, rising energy prices, rising inflation and increasing interest rates over the next few years. Charities have always been on the forefront of providing essential, life changing functions, however, with the ever-dwindling resources, the ever-increasing need is placing huge demands on already stretched resources and capacities. During the year, many constructive strategic networks and partnership were developed at local and national levels which have enabled the NCA to go from strength to strength.

The NCA has made an impressive impact throughout the years. I look forward to seeing the impact of its strategic plan 2023/26 and the many new initiatives and partnerships. I wish the executive and operational teams and the many volunteers good wishes and the success for the future.

Chairmans Message (continued)
Professor Upkar Singh Pardesi OBE

The NCA's work, ultimately, aims at protecting the most vulnerable and to providing personal development opportunities to the hard-to-reach communities who tend to get left behind in many levelling up investments. But we are a small organisation, with ambitious aspirations. We must work in such a way that our impact is greater than the sum of our individual functions, inspiring the confidence of the funders, partners and benefactors. We have a limited, but very important role in helping local communities' weather this storm: we must help trustees understand and meet their duty of prudence, running NCA as efficiently and effectively as possible during straitened times.

The income for the year was £697,479 against outgoings of £791,774, however the costs less depreciation (largely buildings) were £734,864, therefore reporting a small pre-depreciation loss. This has mainly due to the investment that we have made in the development of a new team of staff with expertise to deliver NCA's Apprenticeships programme. This was the beginning of the investment we know that we must continue to make as the contract with the government's Education and Skills Funding Agency (ESFA) represents a great opportunity for NCA to develop a significant and continuous income stream. This strategy for financial sustainability cannot be delivered with the investment necessary in both new human resources, systems and processes.

We are proud that the NCA continues to fulfil its overall aim of improving the civic strength and wellbeing of the community by engaging, educating, empowering, enabling and uplifting. The NCA is recognised and seen by many as a real anchor organisation, trusted partner and regarded as an exemplar of what community and civic engagement should look like.

The Board of Trustees wishes to acknowledge and applaud the work and dedication of the staff in managing the services provided, and also all the volunteers, without whom much of this great work would be impossible to achieve. The Trustees are also grateful to all the organisations which have supported the NCA with financial or voluntary support; with their help and with good management we have continued to deliver our core deliverables, and so we offer sincere thanks to all our staff, volunteers, supporters and friends.

Finally, we must emphasise and credit the support and funding from the Guru Nanak Nishkam Sewak Jatha (GNNSJ), without it providing financial resources to fund critical services to be provided to communities in most need, many projects would not come to fruition. The Management Team and members of the Board are grateful for the commitment, dedication and resilience staff and volunteers exhibited during a productive but challenging year. As always, the volunteering (Nishkam Sewa) aspect of NCA's work is crucial to its very existence. We thank all who have helped deliver another year of selfless service to many communities that most needed assistance during a very challenging period in human history.

Professor Upkar Singh Pardesi OBE

The Trustees Report

The Trustees present their report with the financial statements of the charity for the year ended 31 March 2023. The Trustees have adopted the provisions of 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).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered company number

04378505 (England and Wales)

Registered charity number

1100307

Principal Address

6 Soho Road, Birmingham, West Midlands, B21 9BH

Trustees

Professor Upkar Singh Pardesi, Chairman

Mr Parminder Singh Jhutti

Mr Jarnail Singh Bhinder

Mrs Pamjit Kaur Bahia

Mr Sandeep Singh Virdee

Mr Gurinder Singh Mandla

Dr Gopinder Kaur Sagoo

Mr Shaminder Singh Rai

Miss Hernam Kaur Najran

Mrs Herminder Kaur Channa

Mrs Harr-Joth Kaur Padam

Auditors

Prime Accountants

Charter House

161 Newhall Street

Birmingham

West Midlands B3 1SW

STRUCTURE, GOVERNANCE AND MANAGEMENT

Reserves policy

The present level of funding is adequate for the future activities of the Charity and is assessed by the trustees on a regular basis. To avoid the necessity of realising fixed assets held for the charity's use, the trustees endeavour to retain net current assets equating to approximately 3-6 months unavoidable running costs. The trustees monitor the cash flows on a regular basis and are satisfied that sufficient resources are held.

Principal funding sources

The Charity's funding comes from various sources, in the form of grants from public bodies funding specific community initiatives, revenues from the use of the Charity's facilities and donations from the public and other connected Charity's.

Fundraising

No fundraising events or activities took place in the year.

Investment policy and objectives

Apart from retaining a prudent amount in reserves, all the

charity's funds are intended to be spent in the short term, under the overarching policy of "service delayed is service denied". Consequently, there are no funds for long term investment, although the Charity owns the premises from which the Charity operates and provides services from.

The costs defrayed by the Charity in the year in delivering the charitable activities and support costs were £791,774 leaving a deficit of £94,295. Total reserves are £3,447,414 which the Trustees consider adequate to support the Charity's objectives.

Going concern

The accounts have been prepared on the basis of being a going concern. The Trustees confirm that they have taken into account all available information about the future for at least 12 months from the date of the accounts were approved and conclude that there is no uncertainty relating to going concern.

Pay policy for senior staff

The pay of staff is reviewed annually by the Management Team and increased as and where appropriate. The senior management pay is reviewed by the Board of Trustees. All directors give their time freely and no director received remuneration in the year.

Recruitment and appointment of Management Committee

The directors of the Company are also Charity Trustees for the purposes of charity law and under the Company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the minimum and maximum members of the Management Committee shall be determined by the Company in the Annual General Meeting, but until so fixed there shall be no maximum number and the minimum number of members of the council shall be three. All members of the Management Committee give their time voluntarily and received no benefits from the Charity.

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 the significant risks.

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Related parties

The Charity sets out its related party transactions in the notes to the financial statements.

Global and Local issues

Our Work and the United Nations Sustainable Development Goals(SDG's)

We are all interconnected and interdependent with a shared responsibility for the welfare and wellbeing of all and the planet. At a macro level the SDG's challenge the numerous inequalities that exist which must be eradicated if we are to live in peace. The NCA is making its effort to raise awareness of the SDG's, connect strategy and service provision to contribute towards SDG's outcomes with projects and initiatives locally and internationally.



Covid-19 exposed the existing inequalities and continues to bring into greater focus the impact on marginalised ethnicities. Covid shone a spotlight on the role of Faith communities and their strength to engage and serve often under difficult conditions. There has been recognition of what Faith communities have to offer, however there remains a reluctance for statutory agencies to connect and work with Faith communities in an equitable and sustainable way.

The NCA remains focussed on addressing systemic inequalities locally in Handsworth against a backdrop of inflation, rising mortgage rates and record energy costs. We have worked closely with funders and partners to ensure resources have been focussed on providing services which form a vital safety net for local people. Our strategy recognises the immense impact on all people and more so on those identified as marginalised ethnicities and therefore we ensure our services remain accessible, relevant and culturally appropriate.

Key Challenges

- The role of Faith as an equal partner at a strategic and operational level
- Lack of long-term strategies to address systemic inequalities by National and Local Government and statutory agencies
- Many mainstream statutory services do not meet the cultural needs of Handsworth/ Birmingham's diverse population
- Breakdown of trust between community and statutory agencies
- Lack of sustainable long-term grant / government funding to support structures such as NCA to address inequalities

What type of society do we wish to create?

NCA aspires to create a values led, sustainable, strong and self-reliant society empowered to fulfil their civic responsibility to support the development of safe, peaceful, equitable, environmentally friendly neighbourhoods that meet the needs of Birmingham's diverse communities.

It appears to be becoming more acceptable for the need and over reliance on food banks, warm hubs, poor housing, deprivation, competition for limited resources leading to disharmony and ultimately creating an unsustainable over dependency on others and greater reliance on welfare benefits and charities to meet basic essential living needs.

Civic Engagement and Strategic Partnerships

The Nishkam Civic Engagement approach has continued to go from strength to strength as we continue with building and empowering relationships that encourage collaboration, participation, a sense of ownership and responsibility, clarifying rights and accountabilities, addressing social justice in an equitable, collegial, and systematic way. Through our civic engagement approach, we have continued to encourage citizens, strategic partners and faith, public and private institutions to take an active role in the life and development of their communities.

Nishkam Civic Association is passionate and determined to promote participation in civic engagement as it is the foundation of a democratic society and lies at the heart of the 'nishkam ethos'. We can only build stronger families, communities and society if we are building on a solid foundation of values and virtues. We want strong, but humble, compassionate and brave, individuals taking the hard decisions to ensure truth will always prevail. Creating independent, self-sustaining, self-reliant groups, networks, partnerships and institutions that appreciate the interdependent nature of existence is a key driver for the engagement strategy.

The aspects of community and civic development that we have continued to engage in include:

- Helping people find common causes on issues that affect them and their institutions.
- Helping people work together on such issues under their own control within established and new structures.
- Building the on the strength and independence of community groups, organisations and networks whilst appreciating and promoting interdependence.
- Building equity, inclusiveness, participation and cohesion amongst people, groups and organisations through a values and virtues-based approach.
- Empowering people and their organisations where appropriate to influence and help transform public policies, services and other factors affecting their lives.

Some of the landmark activities in local engagement have included:

- The community **Archway Project** to commemorate the life of HM The Queen and the Industrial Revolution.
- Looking at Nishkam Infrastructure portfolio to ensure current and future viability and sustainability. This included the Tenby Site, the derelict buildings surrounding the existing estate, and also supporting colleagues with planning needs.
- We have seen numerous high profile campus visits and engagement opportunities:
 - Oasis Leadership Team to look at opportunities for collaboration and sharing best practice in education, the teaching of values and virtues and youth services provision.
 - Royal British Legion team to see how we can commemorate and celebrate the contribution of South Asian and minority groups' contribution to WWI and WWII.
- Privileged to contribute to the Coronation planning for Birmingham activities and to support colleagues to ensure engagement and involvement of all.
- The Nishkam Health Trust commemorated its 10th Anniversary, and the team were pleased to support the major celebration of a sister organisation.

Civic Engagement (continued)

- The work with the exciting project on the **Museum of World' Religions** continues to gain traction as conversations with strategic partners continue.
- The **Faith Covenant** is a leading light of how public agencies can work with faith communities and we are proud that local via Birmingham City Council and nationally via our involvement in the Faith Action Advisory Board, the Nishkam team are active participants in shaping direction of travel and future plans. Birmingham is being held up as trailblazing in how we manage our relationships across faith and with public / statutory partners – much of this is to do with the time, energy and resource our Patron, Bhai Sahib Mohinder Singh OBE KSG has invested in this City.
- The model of engaging is not just locally focused or Birmingham centric. The team had the opportunity to attend and facilitate the **Water for all Conference in Amritsar, India**. The enabled the discussion around climate change, civic responsibilities, stakeholder management and 'empowering people to make change happen' come together to drive the ethos on an international platform in collaboration with other strategic partners primarily the Guru Nanak Nishkam Sewak Jatha and Living Peace Projects.
- The **Peace Charter for Forgiveness and Reconciliation** continues on the trajectory to raise awareness and sensitize people and institutions to its core principles, application, uses and need for peace locally, nationally and internationally. The Nishkam Team were privileged to plan, shape, host events with local and international partners. This included a **launch event in Accra, Ghana** and one in the **House of Lords, UK**.

The Nishkam Team are further enacting change by their participation and involvement with strategic frameworks and partners. Through leadership, support and vision of the Patron, the Nishkam Civic Association team has continued to play an active role locally, national and internationally. This was done by active hands-on participation in several Boards, Steering groups and advisory Bodies, including:

1. Chairmanship of the Birmingham Faith Leaders Group
2. Chairmanship of the National Spirituality & Mental Health Forum
3. Chairmanship of the West Midlands Combined Authority – Faith Steering Group
4. Chairmanship of the West Midlands Combined Authority – Health Roundtable Core Group
5. Chairmanship of the Council of Sikh Gurudwaras in Birmingham
6. Vice Chairmanship of the Birmingham Voluntary Sector Council
7. Membership of Council of Governors, University Hospital Birmingham Trust
8. Co-Chairmanship of the Chair Handsworth Neighbourhood Forum
9. Non-Executive Director of Acorns Children's Hospice
10. Advisory Board, Faith Action
11. Vice Coordinator of B'ham Council of Faiths Promoting Health and Wellbeing
12. Membership of the Birmingham Citizens Leadership Group

Interfaith & Intrafaith

The work we do revolving around Faith can be split into two main categories, Interfaith and Intrafaith. Interfaith refers to the work we do with other faith groups to promote cohesion between faiths and enable dialogue. Intrafaith refers to the work we do within the Sikh faith in discussing the internal and external challenges that members of the faith experience and how we can help address those challenges.

Interfaith

To us interfaith work describes activities that enhance dialogue and cooperation between different religions we want to connect with global, national, regional and local interfaith organisations to promote the universal values of compassion, forgiveness, reconciliation and peace.

To achieve this goal, we are facilitating and supporting the development of the Museum of World Religions in Birmingham to act as a space where people can further their understanding of different religions and have open dialogue between each other, in the meantime while the museum is being built, we want to transform the spaces available within the NCA to act as a temporary centre. We hope to host events that will facilitate harmonious relations between faiths and help enlighten each other to different issues that are prevalent in the community and how by working together Faith has many solutions to age old problems.

Furthermore, we will continue to champion the contribution and expansion of selfless service in the promotion of interfaith collaboration while also proactively creating opportunities for engagement, dialogue and initiatives to work for the common good.

Intrafaith

*Just as interfaith dialogue is essential to resist forces of division that spread misunderstanding & mistrust in a sincere effort to promote harmonious, cooperative, constructive and positive interaction between all. The same is essential for all organisations, groups & individuals **within** all faiths.*

Our Intra-faith focuses internally within the Sikh faith, ensuring the different Sikh Gurudwara's, subgroups and organisations are working together in harmony to face the many internal and external challenges. These challenges are addressed at a local, regional, national and global level.

As with many other faiths the challenges for this century are social, political, and most importantly how we continue to engage and capacity build our youth into role models with values of the highest order.

We work closely with many local Sikh Organisations to address key issues within the Sikh faith, and importantly influence and bring about change in policies which disadvantage or restrict people from practicing their *Sikh Dharam*.



Interfaith Activities



Footsteps – Environmental Funding Workshop for Places of Worship hosted and facilitated by Nishkam Centre with site visits



Religious Action in Europe – ECRL Birmingham Declaration, hosted and facilitated at Nishkam Centre, June 2022



Interfaith Week – Workshop to explore, If there be sustainable peace without God?



Queens Baton Relay – Community Cohesion through Interfaith, a shared peace prayer was recited for the people of Birmingham and the success of the Commonwealth Games

Strengthening Families & Welfare Services

Our strengthening families and welfare services provide support to families and improve the overall well-being of people within the community. Our avenues of support range from debt and benefits to household support with the overall aim of helping to resolve issues and work towards building stronger, more resilient families.

The Community Safety Net (CSN)

We have been delivering IAG services since 2012 and have become a trusted place for the local community to receive support, in a culturally appropriate manner. Through information, advice, advocacy and guidance providing hands-on service to members of diverse communities in Handsworth and residents within 1.5 miles of NCA (B21 9BH).

The CSN project commenced in December 2021 after securing 3 years of funding from the National Lottery Community Fund to address inequalities, reduce barriers, empower and increase self-sufficiency of our clients, to strengthen families and improve overall wellbeing.

2022-23 was a challenging year due to the emerging issues of energy crisis and cost of living which pushed many families into poverty and reliant upon welfare benefits so adapted our services and delivered the following services meeting the challenge head on.

New for 22-23

Through **Primary Care Networks (PCN)** a project was set up for inward referrals from GP surgeries.

Windrush Compensation Scheme- expertise to complete applications and provide additional extra support due to trauma & emotional impact.

Household support Fund (HSF) applications made, grant funding to support low-income households with the cost of food, utilities and related costs – Partnered with Family Action.

Monthly workshops – empower clients by improving their knowledge and skills according to client needs, workshops delivered include Housing, Energy crisis and State Pension.

Our Funders



Some Key Achievements

- Assisted **1500+** people through the CSN project with financial outcomes over **£1,032,189.51**.
- **108** Windrush claims completed
- **858** Household Support Fund applications completed distributing **£171,780**
- **98%** of clients recommend this service
- **100%** of clients agree this is a vital service

The Impact of our work

- Increased household income to cover essential living costs.
- Soft outcomes achieved of improved confidence, knowledge and skills, self-sufficiency improved, overall well-being improved.
- Obtained grant funds for vulnerable families to cover essential living items.
- Relocation of families living in poor conditions (mould, overcrowded, sofa surfing, homeless)
- Reduced unmanageable debt.

Challenges for 23-24

- **Capacity** to meet demand due to rising household costs and fuel energy causing significant day to day needs.
- **Difficulty** accessing relevant BCC housing team to dispute the quality of living situations and resolutions.
- **High demand** of the service causing a delay in timely appointments.
- Clients showing greater **emotional/mental stress** due to circumstances and the need to balance staff welfare
- **Difficulty recruiting** experienced caseworkers

Client Quote

“The Advice team have really lifted my stress. my water arrears have been waived and my PIP DL has been awarded on enhanced rate for 5 years I will be financial enough to help with my needs. God bless my caseworker”



SOCIAL POLICY WORK

As part of our strategic work to influence social policy reform and change which is designed to give our clients a collective voice and platform to share the impact of many legislative reforms, especially with social welfare reforms which affect the most disadvantaged and vulnerable in society.

We work with key stakeholders such as :

- 1- **Advice UK** and are part of the Influencing Reference Group, advocating for sustainable advice services.
- 2- **Access to Justice** to improve understanding and awareness of the role of the law as a tool for social justice.
- 3 - **Members of Centre on Household Assets and Savings Management (CHASM)** of University of Birmingham, researching financial insecurity and promoting policies to foster financial wellbeing.
- 4--**Financial Inclusion Partnership** (Birmingham City Council)
- 5--**National Academy for Social prescribing** (NASP)

We regularly prepare and submit submissions to Government committees on Personal Independence Payment and the effect of the mandatory reconsideration process. Signed petitions where benefit law is changing and share client experiences and provide regular feedback to local authorities.

We do this to influence social policy change to achieve sustainable changes supporting equality, justice, community cohesion to support the levelling up agenda.

Key focus: working with partners to influence the Ministry of Justice to fund advice services.



SOUTH ASIAN FAMILY SUPPORT HUB

The Family Support Hub Project focuses on the local South Asian Communities. Covid-19 has had a catastrophic effect on all communities in particular people from marginalised ethnicities. The project delivers a culturally appropriate person-centred service for South Asian families designed to overcome barriers to build strong and more resilient families.

Working closely with parents, carers, children, young people and adults with single, moderate or multiple complex issues, through individual and family interventions to support and strengthen families by implementing positive coping mechanisms around structure/routine leading to progress, compassion and unity

We advocate, mediate and help families to communicate with agencies such as Schools, Adult Social Services, Birmingham Childrens Trust, Housing, Voluntary organisations, Occupational therapy and Specialist Support Services (Domestic Abuse / Addiction) and provide support in accessing the correct services to meet their needs.

We aim to:

- Build positive family relationships
- Early intervention support to avoid escalation
- Improve educational attainment, attendance and punctuality
 - Reduce deprivation and poverty
 - Improve emotional and mental wellbeing
 - Signposting for specialist support services for e.g., domestic abuse / grooming/ substance abuse
 - Reduce the risk of anti-social/criminal behaviour
 - Ensure safeguarding and provide access to safeguarding and child protection services
 - Act as agents for change to improve family dynamics
- **Reducing Parental Conflict** working closely with **Birmingham Childrens Trust**

Our Funders



the Tudor trust

New for 22-23

We are local Reducing Parental Conflict champions

by working closely with Birmingham Childrens Trust. This work entails working with parents individually over the first two sessions and then jointly in the third session. The aim of this work is for parents to realise the impact their daily behaviour with each other is having on the children emotionally, the parents are then given an opportunity to change the way they behave to eliminate/reduce the negative emotional impact on the children.

The Impact of our Work

Supported 136 families achieving the following:

- Improved Confidence
- Wellbeing improved
- Self-sufficiency improved
- Family routine improved
- Family environment improved
- Improved Family dynamics
- Improved school attendance, punctuality and attainment
- Reduced parental conflict and escalation of issues

Challenges 23-24

- Improve and enhance partnership with other organisations with expertise in Domestic Abuse due to the increase
- Improve service integration with other Nishkam and external partners
- Celebrate National Childrens and family days
- Increase capacity to meet demand
- Creation of values led parenting and relationship workshops

Client Quote

"I was very happy with the service and wish that we could have used this service at the start of the court proceedings rather than after years of damage. I really hope that this service can continue and help to prevent other families, and especially children, from going through what we have gone through."



NISHKAM INTEGRATED CARE CONNECTIVITY ENGAGEMENT

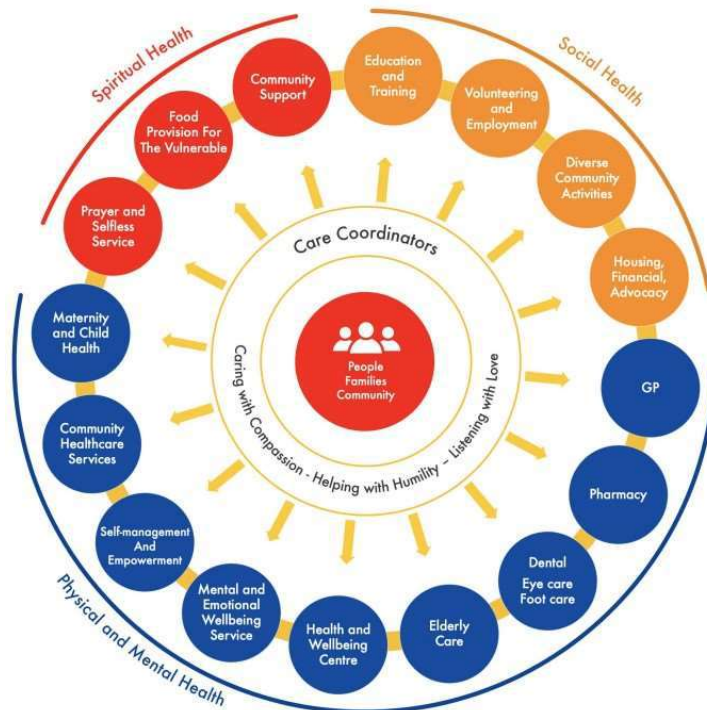
The NCA and Nishkam Healthcare Trust (NHT) have worked very closely to create a model of integrated health and social care. The core focus of each entity creates a perfect model along with other Nishkam Entities and partners. The model has been aligned to the Integrated Care System “(ICSs) are partnerships of organisations that come together to plan and deliver joined up health and care services, and to improve the lives of people who live and work in their area.”

Handsworth has suffered from Systemic Socio-Economic Inequalities, which impact health and wellbeing. The model below demonstrates how NCA emphasises on the wider social determinants of wellbeing and NHT from a health perspective. The model focusses on a person-centred approach removing obstacles to accessing support different support services in a quick and integrated way, ensuring the person receives holistic support at the earliest point. Our approach is early help to reduce escalation and point of impact on the persons physical, social and emotional wellbeing.

At a point of budgetary constraints this model of focussing on relatively low-cost options of funding on preventative and early help strategies and reducing human suffering is our preferred strategy and approach.

OUR PARTNERS

- Birmingham City Council – Adult Social Care Services
- Birmingham Children’s Trust
- Diabetes UK
- Sandwell College
- DWP
- WMCA
- Birmingham Adult Education Services
- Department for Education – Apprenticeships provision
- Faith Action
- West Midlands Violence Reduction Unit- Faith & Communities
- Spurgeon’s



OUR PARTNERS

- Family Action
- Perry Barr NNS
- Flourish
- Perry Barr Early Help Locality
- We are Digital
- Good Things Foundation
- West Midlands Faith Forum
- Birmingham Faith Leaders Group
- Birmingham Hospice (formerly St Marys Hospice)
- NHS
- ICB
- SWBH



NISHKAM AASRA (Hope) WELLBEING RETREAT

Post COVID-19 has deepened the importance of services that offer social interaction, tackle existing health conditions and improve spiritual, mental, emotional and physical health.

After the initial funding finished, we decided to continue to provide this service as this was essential to meet the needs of the community through a volunteer led approach focusing on meeting the needs of long serving sewadar's (volunteers) of Guru Nanak Nishkam Sewak jatha (GNNSJ)

Volunteers spearheaded the redevelopment of the Wellbeing Centre into a wonderful multi purpose studio to provide group activities.

Sessions engage individuals in a range of workshops and discussions with an overarching goal to reduce social isolation, to meet cultural needs and create a positive impact on emotional wellbeing.

Activities and workshops include:

- Spiritual support
- Classical Music
- Physical and Art Therapy
- Yoga
- Access to Hot Meals

36 regular attendees
1500 Interventions

During these programmes, those who required further support were linked to the appropriate services. The model of the Nishkam Aasra Hub has proven to be highly successful and therefore redesigned and positioned our Nishkam Wellbeing Centre around the Aasra Hub model.



Goals for 23-24

- Complete phase 2 and 3 of redevelopment of wellbeing centre
- Increase no of workshops for female sewadar's
- Engage and recruit more Male sewadar's on to weekly workshops
- Expand range of therapeutic equipment
- Commence "Start of Life Care Project" in partnership with NHT/NHS
- Progress End of Life Care project in partnerships with Birmingham Hospice



Conference and Events

Our Conference and Events services has seen a steady but important return since covid 19. Our conference and events team are at the centre of all activities delivered at the centre to ensure everything is well facilitated and everyone has an excellent experience.

In line with our approach towards integrated services, many partners are now delivering services from the Nishkam Centre creating an outreach community hub, great example of this is Birmingham Adult Social Care Services. We have focussed on using our facilities to create a neighbourhood (Place based) Hub for community services.

Our existing partnership have served us well in hosting their events in a community setting but in a professional setting. We treat all our venue bookings as an opportunity to form partnerships which leads to quality engagement, retention and growth.

In recognition of the changing approaches to working from home or hybrid working, many organisation have closed their main offices and require spaces for their staff to hold meetings or to work from. Seeing this as an opportunity We have adapted some rooms to create flexible working spaces, such as co working offices or hot desking creating a flexible offering.

The centre is strategically located opposite Handsworth Job Centre, offering training providers with an ideal location to deliver their services such as Sandwell College, Skills max, Birmingham Adult Education Services to mention a few.

The highlight of our events calendar was the Queens Baton relay for the Commonwealth games hosted in Birmingham, which brought together all Nishkam organisations along with numerous community organisations and stakeholders.

£36,000 Sales income
100% reinvested into
support services

c£40,000 pro bono
support services



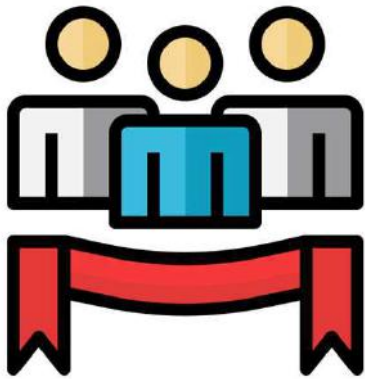
Education, Training & Apprenticeships

NCA has continued to deliver life skills in partnership with partners such as Sandwell College, Birmingham Adult Education Services and Skills Max.

Our volunteer led Enrichment classes cover subjects such as Textiles and Punjabi languages. The classes act as a point of learning and social and cultural connection for most learners.

This has allowed greater focus on our embryonic flag ship Apprenticeship provision. Following OFSTED first early monitoring visit in June 2022 we recognised some strengths and areas for development. The leadership team embarked on a restructure with recognition of the need for resourcing and expertise required to ensure good quality delivery of apprenticeships.

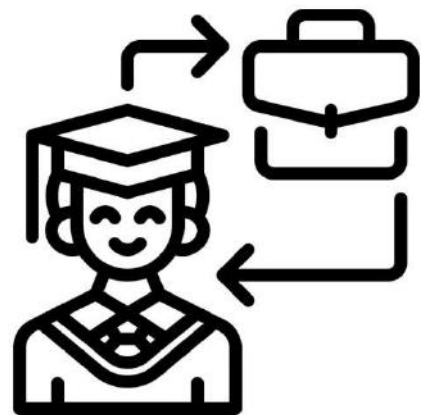
The NCA board strengthened the governance group (NETAC). Following an internal review by Governors and Senior managers, Nishkam apprenticeship began a process of restructuring, commencing October 2022 this was partially completed with the recruitment of Quality and Curriculum Manager in Feb 23 the restructure was delayed due to difficulties with recruitment.



90% Underrepresented groups



11 Apprenticeship Standards



56 Apprenticeships





Delivered 4 workshops

- 3D printing
- Cyber security
- NFT
- Gaming

217 Attendees

15 Employers

18 New partners



Handsworth Innovation Hub

Handsworth Innovation Hub was established by The Nishkam Civic Association in collaboration with Taran3D to help support marginalised communities access tech & innovation. Our 'Innovate Yourself' series of events helps to bridge the digital divide, giving people the opportunity to access education, training and career opportunities in a welcoming and inspiring environment.

Handsworth Innovation Hub operates at a grass-roots level to connect and engage with people through technology and innovation. This is achieved with the support of Birmingham's leading XR company Taran3D and the renowned Nishkam Civic Association, which itself has over 20 years of deep-rooted history in the local community.

Volunteer Management & Development

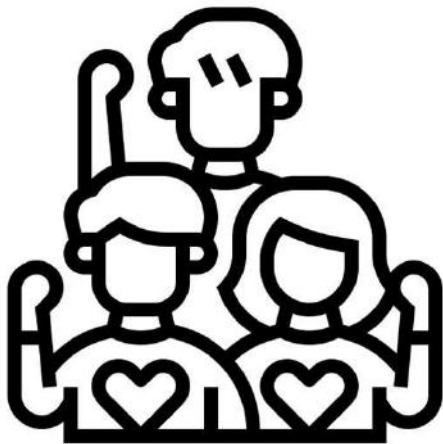
Volunteers and staff contributed over 10,000 hours values at a conservatively at £135,000

Our volunteers remain at the forefront of advancing community and economic wellbeing, promoting interfaith, intercultural, inter-community dialogue and championing social justice and inclusion. They support NCA to be agile and adaptable, this strength in depth was proven during covid but as we adapted and repositioned NCA for a post covid world.

The number of volunteers supporting delivery of services has dropped since Covid 19 but we have received greater support from younger professionals who are able to share their professional expertise on a voluntary basis and support new initiatives such as the Handsworth Innovation Hub.

As an Investors in Volunteering (IiV) accredited organisation we continue to invest in our volunteers and benefit from the many positive outcomes from working together, repositioning the organisation. We are preparing for IiV re-assessment in 2023

As the backbone of the organisation volunteers are seen as one of the most essential, unique and invaluable components of the Nishkam service offering. We become more and more reliant upon our volunteers to develop and provide a cutting edge which has proved extremely powerful to ensure we remain relevant and agile to meet all challenges.



DIGITAL TRANSFORMATION

Covid provided a reason to review and assess how we use technology differently, but without losing the personalised way of working and supporting clients. With the support of expert volunteers, we set a course to embed Zoho as the solution of choice which would act as a CRM, and to improve workstreams and workflow with the aim to reduce administrative task by 40%. This required a significant change to our work culture, adapting and embracing a new way of working. The NCA staff were involved at each stage of development, testing and training to ensure the system was fit for purpose and maintained a person-centred approach.



The following has been achieved through 22-23

- Complete ticketing system by which each query/resolution is tracked
- All contact data is centralised on single data base- Zoho CRM
- Developed Zoho based IAG data base to enable complete recording of casework and outcomes
- A survey system set up for services: SAFSH/CSN/ARRS
- Creation of a Separate Volunteering Module with automation
- Start of life Care project Referral System with automation
- Apprentices' system on Zoho –
- Streamlined Invoicing and cash handling via Zoho books
- Sales Pipeline to manage inbound enquiries for sales focused activities
- Social Media Integration
- All Website Leads to Zoho System using Zoho Forms with Automation
- Recruitment System with ATS for Nishkam on Zoho Recruit
- Work drive setup for Large Files
- Analytics Dashboards for the org progress

The impact of our work?

- Reduced administration time by 40%
- NCA is a paperless organisation achieving and meeting environmental goals whilst achieving cost savings in paper/ink of £4k pa
- All the information about NCA customers are in one database
- Segmentation of all Customers and queries are at 1 system
- Analytical view of all the reports and work allocation
- Improved Productivity by tools and tech
- End to End Flight Path for Apprenticeship
- Standardising of Invoicing System for all departments
- Better Customer Experience through automation for Events and Query Management
- Encouraged Digital Culture throughout the organisation
- Increase agility and continuous improvement.
- Building a Client Directory

What's next for 23-24?

Working closely with our developer and expert volunteers we have taken the decision to pause, reflect on our journey and agree the stages of development. These will consider how we best utilise the data to approach people to raise awareness of our services and actively engage in a process of co-design and development.



Our Funders

We believe in working in partnership with our funders and take this opportunity to share our gratitude for their vital investment and support. Our funders are crucial to our ability to respond to issues and provide relevant support service to vulnerable communities.



NISHKAM CIVIC ASSOCIATION

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023**

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Nishkam Civic Association for the purposes of company law) 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) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 Charity 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 charitable company 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 charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Prime, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on7/10/23..... and signed on the board's behalf by:


.....
Prof Upkar Singh Pardesi - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF NISHKAM CIVIC ASSOCIATION

Opinion

We have audited the financial statements of Nishkam Civic Association (the 'charitable company') for the year ended 31 March 2023 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), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 charitable company 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 charitable company'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.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF NISHKAM CIVIC ASSOCIATION

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; 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 (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF NISHKAM CIVIC ASSOCIATION

Our responsibilities for the audit of the financial statements

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:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our commercial knowledge and experience of the industry sector;
- We focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity including taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation;
- We assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- Making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions;
- Assessed whether judgements and assumptions made in determining accounting estimates were indicative of potential bias; and
- Investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- Agreeing financial statement disclosures to underlying supporting documentation;
- Reading the minutes of meetings of those charged with governance;
- Enquiring of management as to actual and potential litigation and claims; and
- Reviewing correspondence with HMRC and other relevant parties.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

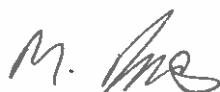
Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
NISHKAM CIVIC ASSOCIATION**

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 charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Morgan Davies FCA (Senior Statutory Auditor)
for and on behalf of Prime
Chartered Accountants
Statutory Auditor
161 Newhall Street
Birmingham
B3 1SW

Date: 7/10/2023

NISHKAM CIVIC ASSOCIATION

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	Unrestricted fund £	Restricted fund £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	80,632	-	80,632	102,959
Charitable activities					
Charitable Activities	5	351,344	-	351,344	230,660
Other trading activities	3	217,710	-	217,710	54,524
Investment income	4	16,593	31,200	47,793	56,406
Total		<u>666,279</u>	<u>31,200</u>	<u>697,479</u>	<u>444,549</u>
EXPENDITURE ON					
Raising funds	6	237,782	2,519	240,301	97,298
Charitable activities					
Seminars and presentations	7	13,957	-	13,957	-
Support Costs		116,012	-	116,012	138,703
Premises Costs		49,918	-	49,918	44,274
Charitable Activities		-	-	-	84,159
Governance Costs		5,120	-	5,120	5,249
Finance Costs		595	-	595	-
Staff Costs		365,871	-	365,871	206,773
Total		<u>789,255</u>	<u>2,519</u>	<u>791,774</u>	<u>576,456</u>
NET INCOME/(EXPENDITURE)					
Transfers between funds	20	(122,976)	28,681	(94,295)	(131,907)
		<u>4,680</u>	<u>(4,680)</u>	<u>-</u>	<u>-</u>
Net movement in funds		(118,296)	24,001	(94,295)	(131,907)
RECONCILIATION OF FUNDS					
Total funds brought forward		2,901,133	640,576	3,541,709	3,673,616
TOTAL FUNDS CARRIED FORWARD		<u>2,782,837</u>	<u>664,577</u>	<u>3,447,414</u>	<u>3,541,709</u>

The notes form part of these financial statements

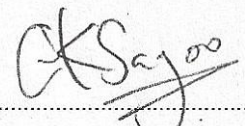
NISHKAM CIVIC ASSOCIATION

**BALANCE SHEET
31 MARCH 2023**

	Notes	Unrestricted fund £	Restricted fund £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Intangible assets	14	19,889	-	19,889	23,061
Tangible assets	15	2,928,784	-	2,928,784	2,978,326
Investments					
Investments	16	1	-	1	1
Social investments	17	-	492,252	492,252	492,252
		<u>2,948,674</u>	<u>492,252</u>	<u>3,440,926</u>	<u>3,493,640</u>
CURRENT ASSETS					
Debtors: amounts falling due within one year	18	28,125	172,325	200,450	169,301
Cash at bank and in hand		<u>179,038</u>	<u>-</u>	<u>179,038</u>	<u>134,113</u>
		<u>207,163</u>	<u>172,325</u>	<u>379,488</u>	<u>303,414</u>
CRÉDITORS					
Amounts falling due within one year	19	(373,000)	-	(373,000)	(255,345)
		<u>(165,837)</u>	<u>172,325</u>	<u>6,488</u>	<u>48,069</u>
NET CURRENT ASSETS					
		<u>(165,837)</u>	<u>172,325</u>	<u>6,488</u>	<u>48,069</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>2,782,837</u>	<u>664,577</u>	<u>3,447,414</u>	<u>3,541,709</u>
NET ASSETS					
		<u>2,782,837</u>	<u>664,577</u>	<u>3,447,414</u>	<u>3,541,709</u>
FUNDS					
Unrestricted funds:	20				
General fund				2,782,837	2,901,133
Restricted funds:					
Restricted Fund				664,577	640,576
TOTAL FUNDS					
				<u>3,447,414</u>	<u>3,541,709</u>

The financial statements were approved by the Board of Trustees and authorised for issue on7/10/23..... and were signed on its behalf by:


Prof Upkar Singh Pardesi - Trustee


Dr Gopinder Kaur Sagoo - Trustee

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	<u>49,122</u>	<u>(127,649)</u>
Net cash provided by/(used in) operating activities		<u>49,122</u>	<u>(127,649)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>(4,197)</u>	<u>(62,821)</u>
Net cash used in investing activities		<u>(4,197)</u>	<u>(62,821)</u>
		<hr/>	<hr/>
Change in cash and cash equivalents in the reporting period		44,925	(190,470)
Cash and cash equivalents at the beginning of the reporting period		<u>134,113</u>	<u>324,583</u>
Cash and cash equivalents at the end of the reporting period		<u>179,038</u>	<u>134,113</u>

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2023**

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

	2023	2022
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(94,295)	(131,907)
Adjustments for:		
Depreciation charges	56,910	60,170
Increase in debtors	(31,149)	(15,918)
Increase/(decrease) in creditors	117,656	<u>(39,994)</u>
Net cash provided by/(used in) operations	<u>49,122</u>	<u>(127,649)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
Net cash			
Cash at bank and in hand	<u>134,113</u>	<u>44,925</u>	<u>179,038</u>
	<u>134,113</u>	<u>44,925</u>	<u>179,038</u>
Total	<u>134,113</u>	<u>44,925</u>	<u>179,038</u>

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

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.

Allocation and apportionment of costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include cost related to statutory audit and legal fees.

Tangible fixed assets

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

Short leasehold	- £2000 per annum
Improvements to property	- 10% on cost
Plant and machinery	- 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Grants

Revenue Grant is recognised in full in the Statement of Financial Activities in the year for which it is receivable and any abatement in respect of the period is deducted from income and recognised as a liability.

1. ACCOUNTING POLICIES - continued

Grants

Capital grants are recognised in full when there is an unconditional entitlement to the grant. Unspent amounts of capital grants are reflected in the balance sheet..

Income and Expenditure Account

The Statement of Financial Activities discloses the identical information of the Income and Expenditure Account and as such no separate Income and Expenditure Account has been prepared.

Going Concern

The account have been prepared on the basis of being a going concern as outlined in the Trustees' report.

Basic financial assets

Short term debtors ar measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

Basic financial liabilities

Short term creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised costs using the effective interest method.

Impairment of assets

At each reporting date fixed assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in profit and loss account.

Donated Services

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met and the receipt of economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102), the general volunteer time of Volunteers is not recognised and refer to the trustee's annual report for more information about their contribution.

Pension Costs

The Charity operates a defined contribution pension scheme, managed by Royal Scottish Life. Contributions payable to the Charity's pension scheme are charged to the unrestricted funds and are included in the Statement of Financial Activities in the period to which they relate. At the end of the period the Charity owed £2,365 (2022: £4,603) to the pension provider.

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

2. DONATIONS AND LEGACIES		
	2023	2022
	£	£
Donations	<u>80,632</u>	<u>102,959</u>
3. OTHER TRADING ACTIVITIES		
	2023	2022
	£	£
Seminars and presentations	42,589	26,981
Learning and development	172,573	24,848
Other income	<u>2,548</u>	<u>2,695</u>
	<u>217,710</u>	<u>54,524</u>
4. INVESTMENT INCOME		
	2023	2022
	£	£
Rents received	<u>47,793</u>	<u>56,406</u>
5. INCOME FROM CHARITABLE ACTIVITIES		
	2023	2022
	Charitable Activities	Total activities
	£	£
Grants	<u>351,344</u>	<u>230,660</u>
Grants received, included in the above, are as follows:		
	2023	2022
	£	£
Access to Justice Foundation	-	2,865
Big Lottery Fund	124,456	41,333
Birmingham City Council	5,000	4,050
Cadbury - Family Support Hub	-	25,000
DWP	25,858	6,000
Education & Skill Funding Agency	9,157	45,663
Enterprise Development	8,000	-
Eveson Trust	23,593	-
Family Trust	52,000	-
Furlough Job Retention Scheme	-	21,633
Groundwork	2,500	-
Heritage Lottery Fund	24,597	7,107
Just Jaf	12,196	-
Modality	27,321	-
National Lottery Community Fund	-	45,648
Power to Change	3,333	12,311
Sandwell & West Birmingham	-	9,936
Sport England	<u>-</u>	<u>9,114</u>
Carried forward	318,011	230,660

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

5. INCOME FROM CHARITABLE ACTIVITIES - continued

	2023	2022
	£	£
Brought forward	318,011	230,660
Tudor Trust	<u>33,333</u>	<u>-</u>
	<u>351,344</u>	<u>230,660</u>

Due to the Covid-19 pandemic, various Government grants and support schemes were put in place, to which the company was entitled to utilise and are included in charitable income.

6. RAISING FUNDS

Other trading activities

	2023	2022
	£	£
Conferences and events	5,704	1,162
Learning and development	232,078	85,012
Gym	<u>-</u>	<u>9,309</u>
	<u>237,782</u>	<u>95,483</u>

Included in Learning and Development costs are costs associated with the provision of the apprenticeship programme.

Investment management costs

	2023	2022
	£	£
Investment management costs	<u>2,519</u>	<u>1,815</u>
Aggregate amounts	<u>240,301</u>	<u>97,298</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8) £	Support costs (see note 9) £	Totals £
Seminars and presentations	-	13,957	13,957
Support Costs	-	116,012	116,012
Premises Costs	-	49,918	49,918
Governance Costs	-	5,120	5,120
Finance Costs	-	595	595
Staff Costs	<u>106,106</u>	<u>259,765</u>	<u>365,871</u>
	<u>106,106</u>	<u>445,367</u>	<u>551,473</u>

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2023	2022
	£	£
Grant costs	106,106	84,159
Fundraising costs	<u>-</u>	<u>154</u>
	<u>106,106</u>	<u>84,313</u>

9. SUPPORT COSTS

	Management	Governance	Totals
	£	costs £	£
Seminars and presentations	13,957	-	13,957
Support Costs	116,012	-	116,012
Premises Costs	49,918	-	49,918
Governance Costs	(160)	5,280	5,120
Finance Costs	595	-	595
Staff Costs	<u>259,765</u>	<u>-</u>	<u>259,765</u>
	<u>440,087</u>	<u>5,280</u>	<u>445,367</u>

10. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
	£	£
Auditors' remuneration	5,280	4,800
Depreciation - owned assets	53,739	56,997
Computer software amortisation	<u>3,172</u>	<u>3,172</u>

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

12. STAFF COSTS

	2023	2022
	£	£
Salaries and wages	383,024	304,190
Social security costs	26,487	20,447
Pension costs	14,912	11,996
	<u>424,424</u>	<u>336,633</u>

	2023	2022
The average number of employees during the year was:		
Activities and project staff	8	6
Administrative staff	12	10
	<u>20</u>	<u>16</u>

All employee time involves providing either support to the governance of the charity or support services to charitable activities.

The trust considers its key management personnel comprise of the trustees and the Centre Director. The total employment benefits including employer pension contributions of the key personnel were £42,340 (2022: £47,329). No employees had employee benefits in excess of £60,000.

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	102,959	-	102,959
Charitable activities			
Charitable Activities	230,660	-	230,660
Other trading activities	54,524	-	54,524
Investment income	<u>23,766</u>	<u>32,640</u>	<u>56,406</u>
Total	<u>411,909</u>	<u>32,640</u>	<u>444,549</u>
EXPENDITURE ON			
Raising funds	95,483	1,815	97,298
Charitable activities			
Support Costs	138,703	-	138,703
Premises Costs	44,274	-	44,274
Charitable Activities	84,159	-	84,159
Governance Costs	5,249	-	5,249
Staff Costs	<u>206,773</u>	<u>-</u>	<u>206,773</u>
Total	<u>574,641</u>	<u>1,815</u>	<u>576,456</u>
NET INCOME/(EXPENDITURE)	(162,732)	30,825	(131,907)

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued					
	Unrestricted fund	Restricted fund	Total funds		
	£	£	£		
Transfers between funds	<u>4,896</u>	<u>(4,896)</u>	<u>-</u>		
Net movement in funds	(157,836)	25,929	(131,907)		
RECONCILIATION OF FUNDS					
Total funds brought forward	<u>3,058,969</u>	<u>614,647</u>	<u>3,673,616</u>		
TOTAL FUNDS CARRIED FORWARD	<u><u>2,901,133</u></u>	<u><u>640,576</u></u>	<u><u>3,541,709</u></u>		
14. INTANGIBLE FIXED ASSETS			Computer software		
			£		
COST					
At 1 April 2022 and 31 March 2023				<u>31,722</u>	
AMORTISATION					
At 1 April 2022				8,661	
Charge for year				<u>3,172</u>	
At 31 March 2023				<u>11,833</u>	
NET BOOK VALUE					
At 31 March 2023				<u>19,889</u>	
At 31 March 2022				<u>23,061</u>	
15. TANGIBLE FIXED ASSETS					
	Short leasehold	Improvements to property	Plant and machinery	Motor vehicles	Totals
	£	£	£	£	£
COST					
At 1 April 2022	3,998,169	120,427	74,562	14,700	4,207,858
Additions	<u>-</u>	<u>-</u>	<u>4,197</u>	<u>-</u>	<u>4,197</u>
At 31 March 2023	<u>3,998,169</u>	<u>120,427</u>	<u>78,759</u>	<u>14,700</u>	<u>4,212,055</u>
DEPRECIATION					
At 1 April 2022	1,117,890	53,171	45,678	12,793	1,229,532
Charge for year	<u>39,982</u>	<u>6,173</u>	<u>7,203</u>	<u>381</u>	<u>53,739</u>
At 31 March 2023	<u>1,157,872</u>	<u>59,344</u>	<u>52,881</u>	<u>13,174</u>	<u>1,283,271</u>
NET BOOK VALUE					
At 31 March 2023	<u><u>2,840,297</u></u>	<u><u>61,083</u></u>	<u><u>25,878</u></u>	<u><u>1,526</u></u>	<u><u>2,928,784</u></u>
At 31 March 2022	<u><u>2,880,279</u></u>	<u><u>67,256</u></u>	<u><u>28,884</u></u>	<u><u>1,907</u></u>	<u><u>2,978,326</u></u>

NISHKAM CIVIC ASSOCIATION**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023****16. FIXED ASSET INVESTMENTS**

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2022 and 31 March 2023	<u>1</u>
NET BOOK VALUE	
At 31 March 2023	<u><u>1</u></u>
At 31 March 2022	<u><u>1</u></u>

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:

Nishkam Security Limited

Registered office: 18-20 Soho Road Handsworth, Birmingham, West Midlands, B21 9BH

Nature of business: Security provider

Class of share:	%
Ordinary	holding 25

17. SOCIAL INVESTMENTS

	Other investments £
MARKET VALUE	
At 1 April 2022 and 31 March 2023	<u>492,252</u>
NET BOOK VALUE	
At 31 March 2023	<u><u>492,252</u></u>
At 31 March 2022	<u><u>492,252</u></u>

The Charity has taken part in the Empty Homes Community Grants Programme. The grant is a restricted grant for the purpose of bringing empty homes back into use. The total grant funding agreed by the Department for Communities and Local Government has been set at £550,000 to bring at least 5 empty homes or 16 units back into use. The Charity has not acquired further properties under the scheme in the year.

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

18. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade debtors	9,133	9,734
Other debtors	7,874	1,859
Fund balancing account	172,325	148,324
Prepayments	<u>11,118</u>	<u>9,384</u>
	<u>200,450</u>	<u>169,301</u>

19. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	27,628	19,450
Social security and other taxes	14,804	8,137
Other creditors	43,832	7,496
Fund balancing account	172,325	148,324
Deferred income	8,308	16,234
Accrued expenses	16,195	10,053
Deferred grants	<u>89,908</u>	<u>45,651</u>
	<u>373,000</u>	<u>255,345</u>

20. MOVEMENT IN FUNDS

	At 1.4.22	Net movement in funds	Transfers between funds	At 31.3.23
	£	£	£	£
Unrestricted funds				
General fund	2,901,133	(122,976)	4,680	2,782,837
Restricted funds				
Restricted Fund	640,576	28,681	(4,680)	664,577
	<u>3,541,709</u>	<u>(94,295)</u>	<u>-</u>	<u>3,447,414</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	666,279	(789,255)	(122,976)
Restricted funds			
Restricted Fund	31,200	(2,519)	28,681
	<u>697,479</u>	<u>(791,774)</u>	<u>(94,295)</u>

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

20. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	3,058,969	(162,732)	4,896	2,901,133
Restricted funds				
Restricted Fund	614,647	30,825	(4,896)	640,576
TOTAL FUNDS	<u>3,673,616</u>	<u>(131,907)</u>	<u>-</u>	<u>3,541,709</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	411,909	(574,641)	(162,732)
Restricted funds			
Restricted Fund	32,640	(1,815)	30,825
TOTAL FUNDS	<u>444,549</u>	<u>(576,456)</u>	<u>(131,907)</u>

21. RELATED PARTY DISCLOSURES

During the year the following connected parties and transactions were identified:

Marg Sat Santokh Manufacturers

A company in which the trustees Mohinder Singh Ahluwalia, J S Bhinder and P S Jutti were directors.

Guru Nanak Nishkam Sewak Jatha (Birmingham) UK

An unincorporated charity in which the trustee Mohinder Singh Ahluwalia, J S Bhinder and P S Jutti were trustee.

Nishkam School Trust

A charity in which the trustee Mohinder Singh Ahluwalia was the patron, Upkar Singh Pardesi was a trustee and governor and Shaminder Rai was a governor.

Nishkam Security Limited

25% owned subsidiary of Nishkam Civic Association.

Nishkam Healthcare Trust

A charity and its subsidiaries in which the trustee Mohinder Singh Ahluwalia has significant influence.

Guru Nanak Nishkam Education Trust

A charitable company in which trustee Mohinder Singh Ahluwalia was a trustee and director and J S Bhinder a trustee.

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

21. RELATED PARTY DISCLOSURES - continued

	2023	2022
	£	£
During the year the charity provided the following services:		
Nishkam School Trust	3,621	-
Nishkam Health Trust	2,688	-
During the year the Charity received the following donation:		
Guru Nanak Nishkam Sewak Jatha (Birmingham) UK	70,000	100,000
During the year the charity purchased the following services:		
Nishkam Security Limited	9,410	7,500
Nishkam Healthcare Trust	-	2,475
Nishkam School Trust	-	60
Marg Sat Santokh Manufacturers Ltd	2,419	7

22. ULTIMATE CONTROLLING PARTY

The Trustees consider that the charity is jointly controlled by the Trustees and there is no ultimate controlling party.

NISHKAM CIVIC ASSOCIATION

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023**

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	80,632	102,959
Other trading activities		
Seminars and presentations	42,589	26,981
Learning and development	172,573	24,848
Other income	<u>2,548</u>	<u>2,695</u>
	217,710	54,524
Investment income		
Rents received	47,793	56,406
Charitable activities		
Grants	<u>351,344</u>	<u>230,660</u>
Total incoming resources	697,479	444,549
EXPENDITURE		
Other trading activities		
Conferences and events	5,704	1,162
Learning and development	232,078	85,012
Gym	-	<u>9,309</u>
	237,782	95,483
Investment management costs		
Investment management costs	2,519	1,815
Charitable activities		
Grant costs	106,106	84,159
Fundraising costs	-	<u>154</u>
	106,106	84,313
Support costs		
Management		
Wages	245,910	194,781
Pension	8,947	7,198
Rates, water and service charges	12,189	10,551
Insurance	11,764	14,799
Light and heat	13,927	28,214
Telephone	948	1,189
Carried forward	293,685	256,732

This page does not form part of the statutory financial statements

NISHKAM CIVIC ASSOCIATION**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023**

	2023	2022
	£	£
Management		
Brought forward	293,685	256,732
Stationery, printing and postage	4,187	1,567
Advertising	-	181
Sundries	4,927	1,024
Motor expenses	1,087	1,148
Premises repairs and renewals	27,488	22,542
Training and welfare	4,908	4,794
Cleaning	-	1,284
IT support	21,368	19,214
Subscriptions	7,069	5,508
Equipment expenses	831	2,423
Bad debts	5,940	-
Bank charges	595	769
Legal and professional fees	2,164	2,043
Security	9,410	8,758
Accountancy fees	(482)	1,888
Computer software	3,172	3,172
Short leasehold	39,981	39,980
Improvements to property	6,174	6,630
Plant and machinery	7,202	9,909
Motor vehicles	381	479
	440,087	390,045
Governance costs		
Auditors' remuneration	5,280	4,800
Total resources expended	791,774	576,456
Net expenditure	<u>(94,295)</u>	<u>(131,907)</u>

This page does not form part of the statutory financial statements

NISHKAM CIVIC ASSOCIATION

England & Wales - Charity number 1100307

Accounts

2021-
2022



Nishkam Civic Association

Annual Report of the Trustees & Financial Statements

REGISTERED
CHARITY
NUMBER:
1100307



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PATRON'S STATEMENT- 2021 - 2022

Bhai Sahib, Bhai Mohinder Singh OBE KSG

Nishkam Civic Association

It is an honour to have been appointed the first Patron of the Nishkam Civic Association in June 2021. As the founder and Chairman of the Board of Trustees since 2004, I decided to step down from this role in May 2021 to allow me to focus on the development of the Nishkam group of charities. The trustees undertook a review of the future governance of NCA and offered me the role of the Patron. The trustees also appointed Prof Upkar Singh Pardesi OBE, as its Chairman and Shaminder Singh Rai BEM, as Vice-Chair. Prof Pardesi has served as the board's Vice-Chair since 2005 and Shaminder has chaired the trust's Finance and General Purposes Committee. The board also reviewed the senior management of NCA and appointed Amrick Singh Ubhi to the post of Director of Nishkam Civic Engagement and Partnerships and Ajit Singh to the post of NCA Director.



NCA has continued to remain grounded and focused on its founding mission – Civic Responsibility and Civic Engagement. This annual report attempts to share some of the challenges that post-Covid pandemic impacted on whole of humanity and successes and the associated impact that the work of NCA made to the lives of all communities locally, regionally, nationally and internationally.

The Government is progressively recognising the importance that civil society, the voluntary sector and religious faith groups plays in the empowerment, regeneration and development of our communities. Faith groups are now required to play an integral part in the Government's post-Brexit agenda for promoting community and economic wellbeing, social justice and community cohesion.

As the Patron and Trustees of NCA, our role is to provide strategic direction, good governance and to oversee the processes and scrutinise the numbers. We do this to ensure we are providing the best help we can, to the people who need it the most. We work closely with our executive team to aid the fundraising and income generation activities. With the Covid-19 global pandemic changing what will be "normal" in the future, we must plan to sustain and grow the NCA to meet the new challenges facing all our communities here in the UK and in developing countries. Over the next five years, there will also continue to be much uncertainty of economic growth and the implications of post-Brexit government policies. Whilst there was hope that the long period of austerity would be over in 2022, the evidence of economic decline and the repayment of the huge national debt arising from the Covid-19 crisis means that further and deeper cuts in funding of community services will become the new normal.

We know from first-hand experience of working with communities that disadvantage and lack of targeted opportunities continue unabated. We all have to completely and radically restructure the use of buildings and how we cater for our community needs while protecting them and our staff from the spread of infections. We will have to do more with less via active volunteering and deploy our energy and creativity to developing new income streams to meet the needs of all communities. The Nishkam Civic Association will be at the forefront of advancing community and economic wellbeing, promoting interfaith and intra-faith dialogue and championing social justice and inclusion.

As we come to the end of this reporting period, we see a period of uncertainty and challenge on the horizon with post-Covid recovery. We have seen the devastation it has caused globally and as a Board we are confident our team will remain agile and flexible to adapt and navigate any pending crises.

Our experience of working with communities that suffer from disadvantage and lack of targeted opportunities will not be fixed overnight. The social inequality and injustice, we fear, will be further exasperated by the economic downturn, rising energy prices, rising inflation and increasing interest rates over the next few years. Charities have always been on the forefront of providing essential, life changing functions, however, with the ever-dwindling resources, the ever-increasing need is placing huge demands on already stretched resources and capacities. During the year, many constructive strategic networks and partnership were developed at local and national levels which have enabled the NCA to go from strength to strength.

The NCA has made an impressive impact throughout the years. I look forward to seeing the impact of its strategic plan 2022/23 and the many new initiatives and partnerships. I wish the new chairman, vice-chairman, the executive and operational teams and the many volunteers good wishes and the success for the future.

Bhai Sahib, Bhai Mohinder Singh OBE KSG Patron

CHAIRMAN'S STATEMENT- 2021 – 2022

Upkar Singh Pardesi OBE

Nishkam Civic Association

I am delighted to welcome you to the NCA's annual report as its new Chair. Having previously served as the Vice-Chairman, I know of the complexity and breadth of the charity's work and have great pride in it. I am also in awe of the voluntary sector's work during the pandemic. My 40-years' experience as a volunteer have taught me many things, not least that charities, collectively, contribute massively to creating and sustaining loving and cohesive communities. Charities are often the first to respond to disasters, or emerging problems, and are there, long after the cameras have left, resolving intractable social ills, and promoting the toughest causes. Since taking up the post of Chair in June 2021, I have had the pleasure of meeting a wide range of people involved in the work of NCA. I look forward to many more such encounters in the months ahead. I want to listen to the trustees, all staff, volunteers and many partners who devote so much of their time and resources to help the most disadvantaged members of our local and regional communities and to learn from their experience.



The NCA's work, ultimately, aims at protecting the most vulnerable and to providing personal development opportunities to the hard-to-reach communities who tend to get left behind in many levelling up investments. But we are a small organisation, with ambitious aspirations. We must work in such a way that our impact is greater than the sum of our individual functions, inspiring the confidence of the funders, partners and benefactors.

We can do this, I believe, in two ways. First, we must be guided always by our core values. These values are simple to understand, but can be difficult to live up to consistently, and under my leadership, the Board will support the executive team, but we will also hold it to account against those principles. Second, we must strengthen our use of data, ensuring we identify potential risks early, take effective action where needed, and deliver services in a way, and at a time, that best helps all our communities.

I am lucky to have inherited a sound organisation, thanks to the legacy of my predecessor and who is now our Parton. I can't promise that the months ahead will be any less fraught. We will face serious challenges, of which the cost-of-living crisis is by far the greatest. We will feel the pinch from both ends. As central and local government tighten their belts, funding will be squeezed, and demand on NCA's services will almost certainly increase as more people turn to the voluntary sector to meet their basic needs.

We have a limited, but very important role in helping local communities weather this storm: we must help trustees understand and meet their duty of prudence, running NCA as efficiently and effectively as possible during straitened times.

The income for the year was £444,549 against outgoings of £576,456, however the costs less depreciation (largely buildings) were £516,286. The team has had to remain innovative and challenging, whilst ensuring exemplary levels of engagement and service.

We are proud that the NCA continues to fulfil its overall aim of improving the civic strength and well-being of the community by engaging, educating, empowering, enabling and uplifting. The organisation is recognised and seen by many as a real anchor organisation, trusted partner and regarded as an exemplar of what community and civic engagement should look like.

The Board of Trustees wishes to acknowledge and applaud the work and dedication of the staff in managing the services provided, and also all the volunteers, without whom much of this great work would be impossible to achieve. The Trustees are also grateful to all the organisations which have supported the NCA with financial or voluntary support; with their help and with good management we have continued to deliver our core deliverables, and so we offer sincere thanks to all our staff, volunteers, supporters and friends.

Finally, we must emphasise and credit the support and funding from the Guru Nanak Nishkam Sewak Jatha (GNNSJ), without it providing financial resources to fund critical services to be provided to communities in most need, many projects would not come to fruition. The Management Team and members of the Board are grateful for the commitment, dedication and resilience staff and volunteers exhibited during a productive but challenging year. As always, the volunteering (Nishkam Sewa) aspect of NCA's work is crucial to its very existence. We thank all who have helped deliver another year of selfless service to many communities that most needed assistance during a very challenging period in human history.

Professor Upkar S Pardesi OBE

TRUSTEES REPORT:

The trustees present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of 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).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04378505 (England and Wales)

Registered Charity number

1100307

Registered Office

6 Soho Road, Birmingham West Midlands B21 9BH

Trustees and Directors

Bhai Sahib, Bhai (Dr) Mohinder Singh Ahluwalia OBE KSG, Chairman (resigned 10 January 2022)

Prof Upkar Singh Pardesi, Vice Chairman

Mr Parminder Singh Jhutti

Mr Jarnail Singh Bhinder

Mrs Panjit Kaur Bahia

Mr Sandeep Singh Virdee

Mr Gurinder Singh Mandla

Dr Gopinder Kaur Sagoo

Mr Shaminder Singh Rai BEM

Miss Hernam Kaur Najran

Mrs Herminder Kaur Channa

Mrs Harr-Joth Kaur Padam (appointed 27 March 2022)

Auditors

Stanley Yule Chartered Accountants

Registered Auditors

Waterside Business Park

1649 Pershore Road

B30 3DR

FINANCIAL REVIEW

Reserves Policy

The present level of funding is adequate for the future activities of the charity and is assessed by the trustees on a regular basis. To avoid the necessity of realising fixed assets held for the charity's use, the trustees endeavour to retain net current assets equating to approximately 3 - 6 months unavoidable running costs. The trustees monitor the cash flows on a regular basis and are satisfied that sufficient resources are held.

Principal funding sources

The Charity's funding comes from various sources, in the form of grants from public bodies funding specific community initiatives, revenues from the use of the charity's facilities and donations from the public and other connected charities.

Fundraising

No fundraising events or activities took place in the year.

Investment policy and objectives

Apart from retaining a prudent amount in reserves, all the charity's funds are intended to be spent in the short term, under the overarching policy of "service delayed is service denied". Consequently, there are no funds for long-term investment, although the Charity owns the premises from which the charity operates and provides services from.

The costs defrayed by the Charity in the year in delivering the charitable activities and support costs were £576,456 leaving a deficit of £131,907. Total reserves funds are £3,541,709 which the Trustees consider adequate to support the charity's ongoing objectives.

Going concern

The accounts have been prepared on the basis of being a going concern. The Trustees confirm that they have taken into account all available information about the future for at least 12 months from the date of the accounts were approved and conclude that there is no uncertainty relating to going concern.

Pay policy for senior staff

The pay of staff is reviewed annually by the Management Team and increased as and where appropriate. The senior management pay is reviewed by the Board of Trustees. All directors give their time freely and no director received remuneration in the year.

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 the significant risks.

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes limited company, limited by guarantee, as defined by the Companies Act 2006.

Related Parties

The charity set out its related party transaction in note 22 of the financial statements.

STRUCTURE, GOVERNANCE and MANAGEMENT

Recruitment and appointment of Management Committee

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the minimum and maximum members of the Management Committee shall be determined by the company in Annual General Meeting, but until so fixed there shall be no maximum number and the minimum number of members of the council shall be three. All member of the Management Committee give their time voluntarily and received no benefits from the charity.

Recovery after a Global Pandemic

Leaving lockdown (March to July 2021)

On 8 March 2021, England began a phased exit from lockdown. A four-step plan, known as the roadmap out of lockdown, intended to "cautiously but irreversibly" ease lockdown restrictions. The Government mostly lifted restrictions in all areas at the same time, as the level of infection was broadly similar across England.

England moved through the roadmap as planned, adding four weeks to allow more people to receive their first dose of the coronavirus vaccine. NCA through leadership at Board level and Senior Management team continued to ensure service continuation and put in place a very robust grant funding plan to leverage funding to support new and existing services, especially to support the continuation of critical existing services.

With lockdown easing, forward-thinking charities have been positioning themselves to be more resilient, service focused, strategically connected and relevant in the post-Covid world. As we witness cuts in public spending, reductions in the grants and other funding that became available for businesses and the third sector the need to reach out to the most disadvantaged communities is ever greater. The need to build on existing partnerships, given that interfacing with government agencies and other supporting organisations is crucial to innovating further solutions for communities affected by the pandemic.

The Nishkam family (staff and volunteers) eased back to office working, demonstrating an ability to continually adapt, with an overarching sense of purpose.

Working closely with volunteer subject matter experts NCA developed and delivered new courses and services to generate income and build capacity and capability across the sector.

NCA continues to advocate for self-reliance through capacity building and appealing for a change in mindset to take greater responsibility where possible for clients to manage their own affairs. This approach worked well during Covid-19 and continues with services for the most vulnerable with face to face services and mainly telephone services for self-empowerment, using new ways to communicate to provide support. We continually empower and promote behavioural change and provide a wrap-around holistic approach to meet clients needs especially taking into account the 8 Wellness Dimensions, focusing on emotional, physical, financial, intellectual, spiritual, occupational, social and environmental wellbeing.

As an organisation we continue to critically review and reposition the organisation, reprioritise and refocus through our new strategic plan, helping to guide and navigate our clients through the next few years. As an organisation we continue to remain agile and embrace technology to meet the ever changing demands of the community. COVID-19 shone a spotlight by further amplifying existing social, educational, economic, and health inequalities which together we need to tackle at grassroot levels and beyond.

Overview & Key Achievements

Re-opened the Nishkam centre in a safe and well managed way. Redesigned and readapting the Nishkam Wellbeing Centre to meet post covid needs of community.

Wellbeing Centre undergoing re-design and full tanking and solutions to remedy water ingress issues.

Major phase one overhaul of Air Conditioning system, saving £92K in cost by working closely with contractors and specialist volunteers.

Organisation wide digital transformation undertaken, full integrating of CRM System called ZOHO - Data management and focussed communications and marketing system. Reduce staff time spent on administration functions by 40%, enabling staff to focus on business engagement and service delivery to further enhance client experience and capacity.

Environmental endeavours and commitment- NCA has transitioned to being paperless, reducing printing and energy consumption. Water wastage, consumption and recycling measures implemented.

3 years funding application of £348k approved for Community Safety Net project (Advice Services) safeguarding a vital community service and safeguarding two jobs and creating one new job.

Developed new website for Nishkam Apprenticeships and exceeded Apprenticeships target of 35, by securing 42.

Care connector project between NCA- Nishkam Healthcare Trust started and staff allocated as Care Connector

Network for justice- NCA has been highlighted as exceptional community advice provider and case study created











Nationwide spotlighted the Nishkam Civic Association - as part of their celebrations campaign for advice service.

Planned and facilitated, Locality annual convention visit of 20 delegates to Nishkam organisations

Hosted and supported premier launch of Game of faith

Two interfaith week events a. Covid Keeps 16th Nov 21 and b. Interfaith Bike Ride in collaboration with Bahu trust 21st Nov 21

NCA contribution towards United Nations- Sustainable Development Goals (SDGs)

Sustainable Development Goals		NCA- Activities
 1	End poverty in all its forms everywhere	- Nishkam Zero Hunger with Langar
 2	End hunger, achieve food security and improved nutrition and promote sustainable agriculture	- Collaboration with Divine Onkar Mission and SWAT
 3	Ensure healthy lives and promote well-being for all at all ages	- Wellbeing Centre - Nishkam Health Trust
 4	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	- Learning and Development
 5	Achieve gender equality and empower all women and girls	-3 International Women's Days Events -Board level gender equality
 8	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	- Paperless commitment Supporting GNNSJ Kenya
 10	Reduce inequality within and among countries	- Advocacy and Self empowerment Initiative
 11	Make cities and human settlements inclusive, safe, resilient and sustainable	
 16	Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels	- Collaboration with Interfaith work including Charter for Forgiveness and Reconciliation
 17	Strengthen the means of implementation and revitalize the global partnership for sustainable development	

Strengthening Families and Welfare Services Programme

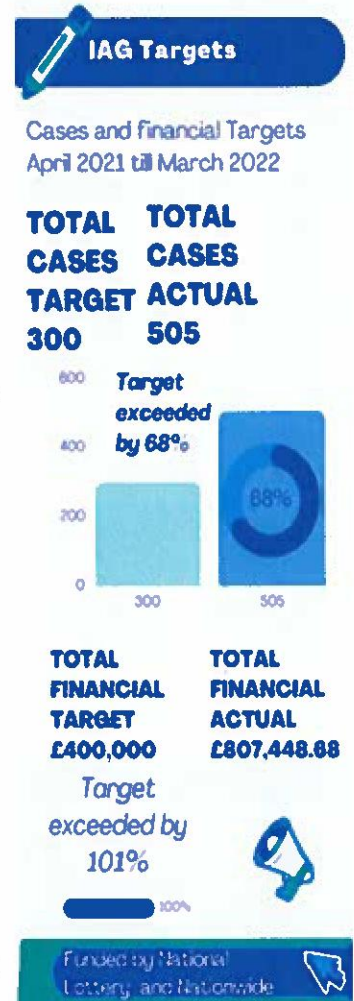
The NCA has established Strengthening Families and Welfare Services (SFWS) programme for the local community. To help and empower the Community through the Community Safety Net (CSN) Project. Our aim is to secure further funding for our South Asian Family Support Hub (SAFSH) which came to end in September 2021.

Projects: Advocacy Support and Empowerment Plus (ASEP) and Community Safety Net (CSN)

- Through the CSN service we deliver essential information, advice, guidance, (IAG) services, a hands-on service to members of diverse communities in Handsworth and currently to residents living within 1.5 miles from NCA (B21 9BH). Our IAG service is free of charge, confidential, independent, impartial and open to all. We are funded By National Lottery Community Fund. We provide quality advice and advocacy service in key areas of Welfare Benefits, Debt and Housing. The services that we provide to the community:
- Delivering essential information, advice, guidance, and hands-on services to members of diverse communities. We provide end-to-end casework from advice to Appeal at Tribunals in social welfare law.
- Free independent and impartial advice and support on Welfare benefits, Housing and Debt
- Maximising benefits to support individuals to maintain their accommodation, improve financial, emotional wellbeing and quality of life

New activities/services in 2021-22:

- We recruited a dedicated Development worker tasked with securing alternative grant funding, developing, and implementing fundraising initiatives to reduce reliance on grant funding from one funder, diversifying funding streams to create a more sustainable advice service. The development worker will also focus on developing a partnership and collaborative approach to the delivery of our advice services.
- Partnership development and collaboration with many local organisations that confidently refer to CSN and to whom we signpost to provide holistic wrap around support services.
- We secured funding for our Community Safety Net Project until 2024.
- We used funding from Nationwide from the 31st of April to end of November 2021 to create a bridged advice service as the core funding from National Lottery ended 31st March 2021. This ensured that we were able to offer a skeleton advice and advocacy service at a very critical time for vulnerable people and allowed us time to secure further funding beyond November 2021, through the National Lottery Fund. This ensured that a consistent service was available throughout this period. We adapted the service to meet the needs of the community.
- Exceeded financial target and exceeded case targets by 68%.
- The Advice Project was funded by Nationwide from April to November 2021 and The National Lottery Community Fund from November to March 2022.



We have a well-established Steering Group consisting of staff, beneficiaries, volunteers and local community groups who help shape and develop the project delivery to be community-led to meet their needs.



"NCA is really supportive and it's really helpful for the people who are new in the UK, financially struggling and hoping to apply for their benefits. All the community is equal for NCA and they truly respect each and every single person asking for help. We are thankful to NCA and the staff". – Service user and peer to peer volunteer

"I just want to say thank you to all of you guys for your assistance and support throughout our case and appeal. It was very distressing and upsetting for my parents. It's amazing to have the support of experts such as yourselves who agreed with my parents' case and persevered. Again, thank you so much. My parents are so relieved and happy that this is resolved". – Client referred from Chinese Centre

Sikh Rogi Aasra (Chaplaincy Service)

Nishkam Sikh Rogi Aasra (Chaplaincy Services) was adapted to offer a listening ear remotely as well as face to face, providing much needed supportive care to a diverse community, delivered by trained volunteer chaplains throughout the UK, who have served with commitment, dedication and powerful faith values of compassion, truthfulness, kindness, empathy and humility, sacrificing their time for others for the love of God in the spirit of "Sarbat Da Bhalla".

Through this project the team of volunteers has provided invaluable support and guidance to the local and wider community, Nightingale Hospitals in London and Birmingham, Health Trusts regarding the caring for Sikh patients in general and with particular focus on end-of-life care and support.

We also supported clients/patients through referrals from our in-house welfare team and family support hub, Guru Nanak Nishkam Sewak Jatha, Nishkam Healthcare Centre, Nishkam Educational Trust, via GPS and BCC Social Services.



Nishkam Apprenticeships

HARNESSING THE INFINITE POTENTIAL OF INDIVIDUALS AND ORGANISATIONS

The Nishkam Centre has over 16 years of experience delivering excellent adult education and training. Through the selfless volunteers working groups extensive research and feasibility studies , the application for NCA to be a Main Apprenticeship Training Provider was successful. In May 2021 NCA signed up their first apprenticeship in Early Years Sector. Come June 2021 – NCA submitted their first Individual Learner Record (ILR) confirming start of apprenticeship delivery. From Aug to Dec 2021 NCA strengthened the Apprenticeship team by recruiting Operations Manager Jasvinder Kaur with apprenticeships being key area of responsibility and appointed apprenticeship lead - Jagtar Mohr.

NCA developed Apprenticeship website <https://www.nishkamapprenticeships.org>, created a new Apprenticeship brochure and established a delivery team of 9 assessors through new and existing networks. Exceeded year one target of 35 apprenticeships with actual apprenticeships equalling 42. With continual improvement, NCA created a robust governance system via the Nishkam Education Training and Apprenticeship Committee (NETAC). In Nov 2021 NCA was invited to re-apply to be on the Register of apprenticeship training providers (RoAPT) , new guidelines were reviewed, researched and through networks and new consultants NCA submitted RoaPT application. This was successful in April 2022. To date we are delivering over 45 apprenticeships, in 12 standards and working with over 26 employers. Our focus is on enhancing our delivery team, quality of teaching and instilling a values led approach.

Our Apprenticeships courses (Standards)	Programmes and Levels
Accounting	Association of Accounting Technicians (AAT) Levels 2, 3 and 4
Business Management	Business Administrator Level 3, Business School Professional Level 4
Leadership and Management	Operations management Level 5, Senior Leader Level 7
Customer Service	Specialist Customer Service Level 3
Early Years education	Early Years Practitioner Level 2, Early Years Educator Level 3
Health and Care	Adult Care worker Level 2, Lead Adult Care Worker Level 3, Leader in Adult Care Worker Level 5

Learning and Development

Our Learning and Development work focuses on offering our volunteers and students the opportunities to gain formal education and qualifications through the following:

- Professional Courses – AAT (Association of Accounting Technicians) Level 2, 3 and 4 – adapted to a blended learning approach, to further develop careers in accounting and finance.
- Lifelong Courses – Creative English – online learning
- Doing Things Differently Project (part of the Covid- 19 resilience program)- Designed to help and support learners to improve and gain confidence in English conversational skills and Basic ICT skills. Equipping students beyond COVID -19 to stay connected to friends, family and access key support services. Target of 50 registrations, completed 67 registrations thereby exceeding targets by 34%, this meant that we had to develop a waiting list.

Enrichment courses –

- Beginners Sewing – the understanding of making a paper pattern, using a sewing machine, manufacture of chosen garments and prepare a portfolio of samples and instructions
- Intermediate Sewing -manufacture garment with zipper, collar, linings, working with difficult fabrics, adjusting pattern blocks and use variety of functions on the sewing machine.
- Punjabi Language – Learning the sounds of the Punjabi letters, vowels and symbols and creating small words and short sentences in Punjabi.

Continuing to provide virtual courses, blended learning approach, alternating virtual and in person lessons.

As lockdown eased, previous level 2 cohort of 5 students resumed with classroom sessions. Students successfully completed level 2 and 60% progressed to Level 3. The average achievement rate for level 3 was 70%. From August 2021 to October 2021, we delivered “Devices and Digital Skills” project, funded by Good things Foundation, project aimed to improve people’s quality of life. We provided access to digital technology and skills training so people could stay in touch with family and friends. Distributed 54 Lenovo Tablets with internet connectivity, 24gb of data and a 6-hour support session on how to use the tablets and meet their own goals around employability skills or improving financial health.

Also introduced our very first Online Punjabi course which was delivered by a dedicated volunteer with extensive classroom sessions experience, the course ran from February 2022 – May 2022. The feedback from the students was so positive that many of them would like to continue their learning in September 2022. We had an overall income of £35,540.17 from April 2020 - March 2021 Successfully developed and delivered a 100% virtual Lean Six Sigma course, supporting income generation and developing a range of courses offered.





Nishkam Aasra Hub

Post COVID-19 has deepened the importance of services that offer social interaction, tackle existing health conditions and improve mental, emotional and physical health.

The Nishkam Centre continued to provide a unique project to deal with the above, in order to offer vital social interaction whilst being in total accordance with Governmental guidelines. Sessions provided to engage individuals in a range of workshops and discussions with an overarching goal to reduce social isolation, to meet cultural needs and create a positive impact on emotional wellbeing.

Activities and workshops include ;

- Spiritual support
- Classical Music
- Physical and Art Therapy
- Yoga
- Access to Hot Meals

During these programmes, those who required further support were noted and linked to the appropriate services within the Nishkam Healthcare Trust. We continually look to progress these workshops in accordance with Governmental restrictions. The model of the Nishkam Aasra Hub has proven to be highly successful and therefore we are now redesigning and repositioning our Nishkam Wellbeing Centre around the Aasra Hub model.

Volunteers

Bhai Sahib Bhai Mohinder Singh, 'Many people do not realise that the Nishkam Group is a small independent charity that relies heavily on its volunteers to provide a lifeline of support for all the projects we undertake'. NCA holds Investing in Volunteers (IIV) and provides best practice in the experience and support for our volunteers." Investing IIV is the UK quality standard for good practice in volunteer management. NCA has started preparation for re-assessment of the IIV standard for July 2022.

The Nishkam Centre was supported by 50 regular volunteers and many more occasional volunteers who offered support on an informal basis. The volunteers offer a very wide range of support to the centre ranging from strategy and governance, business development, teaching, centre support, administration, welfare services, wellbeing services, maintenance, blue sky thinking group to diversify income streams, Community Safety Net steering group, chaplains, apprenticeship working group, learning and development team, Aasra Hub team, conference and events, board members and many more. Due to the wide range of activities and roles the Centre is able to connect individuals wishing to volunteer and can offer more opportunities for their personal development.



Volunteers delivering Digital Exclusion Project



COVID-19 engagement with Sikh Community

NCA was commissioned by Birmingham City Council and Public Health England to develop a range of COVID-19 specific messages and engagement tailored for the Sikh community.

NCA worked closely with Healthy Brum and other partners to amplify messages and widen participation. Due to the overwhelming success of the project, NCA was granted an extension and continued project delivery in 2021-22.

Using our tacit knowledge and excellent networks across the Sikh community we designed and developed a range of key messages aligned to PHE priorities to promote better understanding of COVID-19 guidelines, provide accurate information for communities to make informed decisions to battle misinformation.

The project used a multi channel approach using existing and new social media platforms, community TV stations, virtual meetings and interviews with community leaders and health professionals to provide balanced messaging in Punjabi and English.

Civic Engagement

Post COVID-19 NCA continued to work collaboratively using key infrastructure developed by the charitable and faith sectors along with many members of the community.

Through collective efforts the Nishkam Centre has been able to provide key services to support our communities and Strategic Civic Engagement, through existing relationships and networks it enabled collaboration across networks to provide coherent, consistent messaging and strategic collaborations for the greater good.

- Birmingham City Council
- Director of Public Health
- West Midlands Police
- West Midlands Combined Authority
- Birmingham Voluntary Sector Council
- NHS to share critical information and support Chaplaincy work
- National Spirituality and Mental Health Forum
- West Midlands Together Steering Group
- Birmingham Faith Leaders Group
- Birmingham Council of Faiths
- West Midlands Police
- Faith Action Advisory Board

NISHKAM CIVIC ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Nishkam Civic Association for the purposes of company law) 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) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 Charity 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 charitable company 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 charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Stanley Yule Chartered Accountants, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on3.12.2022..... and signed on the board's behalf by:



.....
U Singh Pardesi - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF NISHKAM CIVIC ASSOCIATION

Opinion

We have audited the financial statements of Nishkam Civic Association (the 'charitable company') for the year ended 31 March 2022 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), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 charitable company 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 charitable company'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.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF NISHKAM CIVIC ASSOCIATION

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; 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 (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF NISHKAM CIVIC ASSOCIATION

Our responsibilities for the audit of the financial statements

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:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our commercial knowledge and experience of the industry sector;
- We focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity including taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation;
- We assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- Making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions;
- Assessed whether judgements and assumptions made in determining accounting estimates were indicative of potential bias; and
- Investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- Agreeing financial statement disclosures to underlying supporting documentation;
- Reading the minutes of meetings of those charged with governance;
- Enquiring of management as to actual and potential litigation and claims; and
- Reviewing correspondence with HMRC and other relevant parties.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

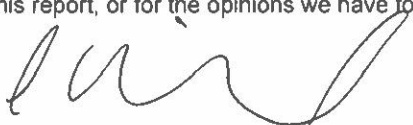
Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
NISHKAM CIVIC ASSOCIATION**

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 charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Ian Bidmead FCA (Senior Statutory Auditor)
for and on behalf of Stanley Yule Chartered Accountants
Statutory Auditors
Waterside House
Waterside Business Park
1649 Pershore Road
Birmingham
West Midlands
B30 3DR

Date: 3-12-2022

NISHKAM CIVIC ASSOCIATION

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	102,959	-	102,959	56,482
Charitable activities					
Charitable Activities		230,660	-	230,660	457,229
Other trading activities	3	54,524	-	54,524	20,551
Investment income	4	23,766	32,640	56,406	62,510
Total		411,909	32,640	444,549	596,772
EXPENDITURE ON					
Raising funds	6	95,483	1,815	97,298	55,613
Charitable activities					
Support Costs	7	138,703	-	138,703	116,576
Premises Costs		44,274	-	44,274	36,326
Charitable Activities		84,159	-	84,159	133,196
Governance Costs		5,249	-	5,249	4,800
Staff Costs		206,773	-	206,773	137,983
Total		574,641	1,815	576,456	484,494
NET INCOME/(EXPENDITURE)		(162,732)	30,825	(131,907)	112,278
Transfers between funds	20	4,896	(4,896)	-	-
Net movement in funds		(157,836)	25,929	(131,907)	112,278
RECONCILIATION OF FUNDS					
Total funds brought forward		3,058,969	614,647	3,673,616	3,561,338
TOTAL FUNDS CARRIED FORWARD		2,901,133	640,576	3,541,709	3,673,616

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

BALANCE SHEET
31 MARCH 2022

	Notes	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Intangible assets	14	23,061	-	23,061	26,233
Tangible assets	15	2,978,326	-	2,978,326	2,972,502
Investments					
Investments	16	1	-	1	1
Social investments	17	-	492,252	492,252	492,252
		<u>3,001,388</u>	<u>492,252</u>	<u>3,493,640</u>	<u>3,490,988</u>
CURRENT ASSETS					
Debtors: amounts falling due within one year	18	20,977	148,324	169,301	153,384
Cash at bank and in hand		134,113	-	134,113	324,583
		<u>155,090</u>	<u>148,324</u>	<u>303,414</u>	<u>477,967</u>
CREDITORS					
Amounts falling due within one year	19	(255,345)	-	(255,345)	(295,339)
		<u>(100,255)</u>	<u>148,324</u>	<u>48,069</u>	<u>182,628</u>
NET CURRENT ASSETS					
		<u>(100,255)</u>	<u>148,324</u>	<u>48,069</u>	<u>182,628</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>2,901,133</u>	<u>640,576</u>	<u>3,541,709</u>	<u>3,673,616</u>
NET ASSETS					
		<u>2,901,133</u>	<u>640,576</u>	<u>3,541,709</u>	<u>3,673,616</u>
FUNDS					
Unrestricted funds:	20				
General fund				2,901,133	3,058,969
Restricted funds:					
Restricted Fund				640,576	614,647
TOTAL FUNDS					
				<u>3,541,709</u>	<u>3,673,616</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 3.12.2022 and were signed on its behalf by:



U Singh Pardesi - Trustee



G Kaur Sagoo - Trustee

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(127,649)</u>	<u>223,538</u>
Net cash (used in)/provided by operating activities		<u>(127,649)</u>	<u>223,538</u>
Cash flows from investing activities			
Purchase of intangible fixed assets		-	(24,000)
Purchase of tangible fixed assets		<u>(62,821)</u>	<u>(40,049)</u>
Net cash used in investing activities		<u>(62,821)</u>	<u>(64,049)</u>
		<hr/>	<hr/>
Change in cash and cash equivalents in the reporting period		(190,470)	159,489
Cash and cash equivalents at the beginning of the reporting period		<u>324,583</u>	<u>165,094</u>
Cash and cash equivalents at the end of the reporting period		<u>134,113</u>	<u>324,583</u>

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022**

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	2021 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(131,907)	112,278
Adjustments for:		
Depreciation charges	60,170	61,577
Increase in debtors	(15,918)	(127,762)
(Decrease)/increase in creditors	<u>(39,994)</u>	<u>177,445</u>
Net cash (used in)/provided by operations	<u>(127,649)</u>	<u>223,538</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21 £	Cash flow £	At 31.3.22 £
Net cash			
Cash at bank and in hand	<u>324,583</u>	<u>(190,470)</u>	<u>134,113</u>
	<u>324,583</u>	<u>(190,470)</u>	<u>134,113</u>
Total	<u>324,583</u>	<u>(190,470)</u>	<u>134,113</u>

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

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.

Allocation and apportionment of costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include cost related to statutory audit and legal fees.

Tangible fixed assets

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

Short leasehold	- £2000 per annum
Improvements to property	- 10% on cost
Plant and machinery	- 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Grants

Revenue Grant is recognised in full in the Statement of Financial Activities in the year for which it is receivable and any abatement in respect of the period is deducted from income and recognised as a liability.

1. ACCOUNTING POLICIES - continued

Grants

Capital grants are recognised in full when there is an unconditional entitlement to the grant. Unspent amounts of capital grants are reflected in the balance sheet.

Income and Expenditure Account

The Statement of Financial Activities discloses the identical information of the Income and Expenditure Account and as such no separate Income and Expenditure Account has been prepared.

Going Concern

The account have been prepared on the basis of being a going concern as outlined in the Trustees' report.

Basic financial assets

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

Basic financial liabilities

Short term creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised costs using the effective interest method.

Impairment of assets

At each reporting date fixed assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in profit and loss account.

Donated Services

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met and the receipt of economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102), the general volunteer time of Volunteers is not recognised and refer to the trustee's annual report for more information about their contribution.

Pension Costs

The Charity operates a defined contribution pension scheme, managed by Royal Scottish Life. Contributions payable to the Charity's pension scheme are charged to the unrestricted funds and are included in the Statement of Financial Activities in the period to which they relate. At the end of the period the Charity owed £4,603 (2021: £3,322) to the pension provider.

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

2. DONATIONS AND LEGACIES	2022	2021
	£	£
Donations	<u>102,959</u>	<u>56,482</u>
3. OTHER TRADING ACTIVITIES	2022	2021
	£	£
Seminars and presentations	26,981	-
Learning and development	24,848	20,514
Gym Membership & activities	-	(243)
Other income	<u>2,695</u>	<u>280</u>
	<u>54,524</u>	<u>20,551</u>
4. INVESTMENT INCOME	2022	2021
	£	£
Rents received	56,406	62,509
Bank Interest	-	<u>1</u>
	<u>56,406</u>	<u>62,510</u>
5. INCOME FROM CHARITABLE ACTIVITIES	2022	2021
	Charitable	Total
	Activities	activities
	£	£
Grants	<u>230,660</u>	<u>457,229</u>
Grants received, included in the above, are as follows:	2022	2021
	£	£
Big Lottery Fund	41,333	-
Birmingham City Council	4,050	20,199
Heritage Lottery Fund	7,107	27,359
Access to Justice Foundation	2,865	45,834
Sport England	9,114	-
Power to Change	12,311	25,000
IAG	-	105,448
UK Community Foundation	-	18,960
National Lottery Community Fund	45,648	73,027
Trading Income Support Scheme	-	49,061
Heart of England	-	15,300
Furlough Job Retention Scheme	21,633	77,041
DWP	6,000	-
Education & Skill Funding Agency	<u>45,663</u>	-
Carried forward	195,724	457,229

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

5. INCOME FROM CHARITABLE ACTIVITIES - continued

	2022	2021
	£	£
Brought forward	195,724	457,229
Cadbury - Family Support Hub	25,000	-
Sandwell & West Birmingham	<u>9,936</u>	<u>-</u>
	<u>230,660</u>	<u>457,229</u>

Due to the Covid-19 pandemic, various Government grants and support schemes were put in place, to which the company was entitled to utilise and are included in charitable income.

6. RAISING FUNDS

Other trading activities

	2022	2021
	£	£
Conferences and events	1,162	14,144
Learning and development	85,012	32,185
Gym	<u>9,309</u>	<u>8,089</u>
	<u>95,483</u>	<u>54,418</u>

Included in Learning and Development costs are costs associated with the provision of the apprenticeship programme.

Investment management costs

	2022	2021
	£	£
Investment management costs	<u>1,815</u>	<u>1,195</u>
Aggregate amounts	<u>97,298</u>	<u>55,613</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8)	Support costs (see note 9)	Totals
	£	£	£
Support Costs	154	138,549	138,703
Premises Costs	-	44,274	44,274
Charitable Activities	84,159	-	84,159
Governance Costs	-	5,249	5,249
Staff Costs	<u>-</u>	<u>206,773</u>	<u>206,773</u>
	<u>84,313</u>	<u>394,845</u>	<u>479,158</u>

NISHKAM CIVIC ASSOCIATION**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022****8. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	2022	2021
	£	£
Grant costs	84,159	133,196
Fundraising costs	154	-
	<u>84,313</u>	<u>133,196</u>

9. SUPPORT COSTS

	Management	Governance	Totals
	£	costs	£
	£	£	£
Support Costs	138,549	-	138,549
Premises Costs	44,274	-	44,274
Governance Costs	449	4,800	5,249
Staff Costs	<u>206,773</u>	-	<u>206,773</u>
	<u>390,045</u>	<u>4,800</u>	<u>394,845</u>

10. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Auditors' remuneration	4,800	4,800
Depreciation - owned assets	56,997	58,404
Computer software amortisation	<u>3,172</u>	<u>3,172</u>

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

12. STAFF COSTS

	2022 £	2021 £
Salaries and wages	304,190	267,870
Social security costs	20,447	16,498
Pension costs	11,996	10,454
	<u>336,633</u>	<u>294,822</u>

	2022	2021
The average number of employees during the year was:		
Activities and project staff	6	8
Administrative staff	10	7
	<u>16</u>	<u>15</u>

All employee time involves providing either support to the governance of the charity or support services to charitable activities.

The trust considers its key management personnel comprise of the trustees and the Centre Director. The total employment benefits including employer pension contributions of the key personnel were £47,329 (2021: £47,666). No employees had employee benefits in excess of £60,000.

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	56,482	-	56,482
Charitable activities			
Charitable Activities	457,229	-	457,229
Other trading activities	20,551	-	20,551
Investment income	24,210	38,300	62,510
Total	<u>558,472</u>	<u>38,300</u>	<u>596,772</u>
EXPENDITURE ON			
Raising funds	54,418	1,195	55,613
Charitable activities			
Support Costs	116,576	-	116,576
Premises Costs	36,326	-	36,326
Charitable Activities	133,196	-	133,196
Governance Costs	4,800	-	4,800
Staff Costs	137,983	-	137,983
Total	<u>483,299</u>	<u>1,195</u>	<u>484,494</u>
NET INCOME	75,173	37,105	112,278

NISHKAM CIVIC ASSOCIATION**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted fund £	Total funds £
Transfers between funds	<u>5,745</u>	<u>(5,745)</u>	<u>-</u>
Net movement in funds	80,918	31,360	112,278
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>2,978,051</u>	<u>583,287</u>	<u>3,561,338</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>3,058,969</u></u>	<u><u>614,647</u></u>	<u><u>3,673,616</u></u>
14. INTANGIBLE FIXED ASSETS			
			Computer software £
COST			
At 1 April 2021 and 31 March 2022			<u>31,722</u>
AMORTISATION			
At 1 April 2021			5,489
Charge for year			<u>3,172</u>
At 31 March 2022			<u>8,661</u>
NET BOOK VALUE			
At 31 March 2022			<u>23,061</u>
At 31 March 2021			<u>26,233</u>

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

15. TANGIBLE FIXED ASSETS

	Short leasehold £	Improvements to property £	Plant and machinery £	Motor vehicles £	Totals £
COST					
At 1 April 2021	3,998,169	57,606	74,562	14,700	4,145,037
Additions	-	62,821	-	-	62,821
At 31 March 2022	<u>3,998,169</u>	<u>120,427</u>	<u>74,562</u>	<u>14,700</u>	<u>4,207,858</u>
DEPRECIATION					
At 1 April 2021	1,077,909	46,541	35,769	12,316	1,172,535
Charge for year	39,981	6,630	9,909	477	56,997
At 31 March 2022	<u>1,117,890</u>	<u>53,171</u>	<u>45,678</u>	<u>12,793</u>	<u>1,229,532</u>
NET BOOK VALUE					
At 31 March 2022	<u>2,880,279</u>	<u>67,256</u>	<u>28,884</u>	<u>1,907</u>	<u>2,978,326</u>
At 31 March 2021	<u>2,920,260</u>	<u>11,065</u>	<u>38,793</u>	<u>2,384</u>	<u>2,972,502</u>

16. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2021 and 31 March 2022	<u>1</u>
NET BOOK VALUE	
At 31 March 2022	<u>1</u>
At 31 March 2021	<u>1</u>

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:

Nishkam Security Limited

Registered office: 18-20 Soho Road Handsworth, Birmingham, West Midlands, B21 9BH

Nature of business: Security provider

Class of share:	%
Ordinary	holding 25

NISHKAM CIVIC ASSOCIATION**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022****17. SOCIAL INVESTMENTS**

	Other investments £
MARKET VALUE	
At 1 April 2021 and 31 March 2022	<u>492,252</u>
NET BOOK VALUE	
At 31 March 2022	<u>492,252</u>
At 31 March 2021	<u>492,252</u>

The Charity has taken part in the Empty Homes Community Grants Programme. The grant is a restricted grant for the purpose of bringing empty homes back into use. The total grant funding agreed by the Department for Communities and Local Government has been set at £550,000 to bring at least 5 empty homes or 16 units back into use. The Charity has not acquired further properties under the scheme in the year.

18. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	9,734	14,128
Other debtors	1,859	4,345
Fund balancing account	148,324	122,396
Prepayments	<u>9,384</u>	<u>12,515</u>
	<u>169,301</u>	<u>153,384</u>

19. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	19,450	23,996
Social security and other taxes	8,137	10,958
Other creditors	7,496	10,659
Fund balancing account	148,324	122,396
Deferred income	16,234	16,234
Accrued expenses	10,053	10,645
Deferred government grants	<u>45,651</u>	<u>100,451</u>
	<u>255,345</u>	<u>295,339</u>

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

20. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	3,058,969	(162,732)	4,896	2,901,133
Restricted funds				
Restricted Fund	614,647	30,825	(4,896)	640,576
TOTAL FUNDS	<u>3,673,616</u>	<u>(131,907)</u>	<u>-</u>	<u>3,541,709</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	411,909	(574,641)	(162,732)
Restricted funds			
Restricted Fund	32,640	(1,815)	30,825
TOTAL FUNDS	<u>444,549</u>	<u>(576,456)</u>	<u>(131,907)</u>

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	2,978,051	75,173	5,745	3,058,969
Restricted funds				
Restricted Fund	583,287	37,105	(5,745)	614,647
TOTAL FUNDS	<u>3,561,338</u>	<u>112,278</u>	<u>-</u>	<u>3,673,616</u>

NISHKAM CIVIC ASSOCIATION**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022****20. 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	558,472	(483,299)	75,173
Restricted funds			
Restricted Fund	38,300	(1,195)	37,105
TOTAL FUNDS	<u>596,772</u>	<u>(484,494)</u>	<u>112,278</u>

21. RELATED PARTY DISCLOSURES

During the year the following connected parties and transactions were identified:

Marg Sat Sabot Manufacturers

A company in which the trustees Mohinder Singh Ahluwalia, J S Bhinder and P S Jutti were directors.

Guru Nanak Nishkam Sewak Jatha (Birmingham) UK

An unincorporated charity in which the trustee Mohinder Singh Ahluwalia, J S Bhinder and P S Jutti were trustee.

Nishkam School Trust

A charity in which the trustee Mohinder Singh Ahluwalia was the patron, Upkar Singh Pardesi was a trustee and governor and Shaminder Rai was a governor.

Nishkam Security Limited

25% owned subsidiary of Nishkam Civic Association.

Nishkam Healthcare Trust

A charity and its subsidiaries in which the trustee Mohinder Singh Ahluwalia has significant influence.

Guru Nanak Nishkam Education Trust

A charitable company in which trustee Mohinder Singh Ahluwalia was a trustee and director and J S Bhinder a trustee.

	2022 £	2021 £
During the year the charity provided the following services:		
Nishkam School Trust	1,635	1,635
During the year the Charity received the following donation:		
Guru Nanak Nishkam Sewak Jatha (Birmingham) UK	100,000	50,000
During the year the charity purchased the following services:		
Nishkam Security Limited	7,500	7,500
Nishkam Healthcare Trust	2,475	900
Nishkam School Trust	60	-
Marg Sat Santokh Manufacturers Ltd	7	9,814

NISHKAM CIVIC ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

21. RELATED PARTY DISCLOSURES - continued

At the end of the year the following amounts were due by Nishkam Civic Association:

Marg Sat Santokh Manufacturers Ltd	-	3,696
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22. ULTIMATE CONTROLLING PARTY

The Trustees consider that the charity is jointly controlled by the Trustees and there is no ultimate controlling party.

NISHKAM CIVIC ASSOCIATION

England & Wales - Charity number 1100307

Accounts

2020/21

Nishkam Civic Association

Annual Report of the Trustees & Financial Statements

REGISTERED
CHARITY
NUMBER:
1100307



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CHAIRMAN'S STATEMENT- 2020 - 2021



Bhai Sahib, Bhai Mohinder Singh OBE KSG

Nishkam Civic Association

On behalf of the Nishkam Civic Association (NCA) Board it gives me pleasure to present this report for the period 2020 – 21. NCA was established in 2004 and has continued to remain grounded and focused on its founding mission – Civic Responsibility and Civic Engagement. This report attempts to share some of the challenges that Covid-19 pandemic impacted on whole of humanity and successes and the associated impact that the work of NCA made to the lives of all communities locally, regionally, nationally and internationally.

NCA prides itself on being able, willing and capable of boxing well beyond its means and capability. As a local charity, it is well-versed and synchronised with global issues and causes. One such area of interest and focus is the United Nations call on companies to play a role in meeting the Sustainable Development Goals (SDGs) by 2030, and business's operational practices are just one piece of the impact. We consider ourselves to be compelled to create projects and movements that may be initially grassroots based but have potential to scale-up to make significant social change, whilst involving other stakeholders. The Nishkam model of working selflessly and collaboratively, whilst well rooted and tested within the Sikh history, requires revival and promulgating.

The Sustainable Development Goals (SDGs), launched by the United Nations in 2015, urge us to address poverty, hunger and climate change, among other issues central to human progress and sustainable development, such as gender equality, clean water and sanitation, and responsible consumption and production.

The Government is progressively recognising the importance that civil society, the voluntary sector and religious faith groups plays in the empowerment, regeneration and development of our communities. Faith groups are now required to play an integral part in the Government's post-Brexit agenda for promoting community and economic wellbeing, social justice and community cohesion.

As Trustees of NCA, our role is to provide strategic direction, good governance and to oversee the processes and scrutinise the numbers. We do this to make ensure we are providing the best help we can, to the people who need it the most. We work closely with our executive team to aid the fundraising and income generation activities. With the Covid-19 global pandemic changing what will be "normal" in the future, we must plan to sustain and grow the NCA to meet the new challenges facing all our communities here in the UK and in developing countries. Over the next five years, there will also continue to be much uncertainty of economic growth and the implications of post-Brexit government policies. Whilst there was hope that the long period of austerity would be over in 2020, the evidence of economic decline and the repayment of the huge national debt arising from the Covid-19 crisis means that further and deeper cuts in funding of community services will become the new normal.

We know from first-hand experience of working with communities that disadvantage and lack of targeted opportunities continue unabated. We all have to completely and radically restructure the use of buildings and how we cater for our community needs while protecting them and our staff from the spread of infections. We will have to do more with less via active volunteering and deploy our energy and creativity to developing new income streams to meet the needs of all communities. The Nishkam Civic Association will be at the forefront of advancing community and economic wellbeing, promoting interfaith and intra-faith dialogue and championing social justice and inclusion.

As we come to the end of this reporting period, we see a period of uncertainty and challenge on the horizon with Covid-19. We have seen the devastation it has caused globally and as a Board we are confident our team to remain agile and flexible to adapt and navigate any pending crises.

Our experience of working with communities that suffer from disadvantage and lack of targeted opportunities will not be fixed overnight. The social inequality and injustice, we fear, will be further exasperated by the Covid-19 pandemic. Charities have always been on the forefront of providing essential, life changing functions, however, with the ever-dwindling resources, the ever increasing need is placing huge demands on already stretched resources and capacities. During the year, many constructive strategic networks and partnership were developed at local and national levels which have enabled the NCA to go from strength to strength.

The income for the year was £596,772 against outgoings of £484,494 therefore reporting a profit of £112,278. The team has had to remain innovative and challenging, whilst ensuring exemplary levels of engagement and service.

We are proud that the NCA continues to fulfil its overall aim of improving the civic strength and well-being of the community by engaging, educating, empowering, enabling and uplifting. The organisation is recognised and seen by many as a real anchor organisation, trusted partner and regarded as an exemplar of what community and civic engagement should look like.

The Board of Trustees wishes to acknowledge and applaud the work and dedication of the staff in managing the services provided, and also all the volunteers, without whom much of this great work would be impossible to achieve. The Trustees are also grateful to all the organisations which have supported the NCA with financial or voluntary support; with their help and with good management we have continued to deliver our core deliverables, and so we offer sincere thanks to all our staff, volunteers, supporters and friends.

Finally, we must emphasise and credit the support and funding from the Guru Nanak Nishkam Sewak Jatha (GNNSJ), without it providing financial resources to fund critical services to be provided to communities in most need, many projects would not come to fruition. The Management Team and members of the Board are grateful for the commitment, dedication and resilience staff and volunteers exhibited during a productive but challenging year. As always, the volunteering (Nishkam Sewa) aspect of NCA's work is crucial to its very existence. We thank all who have helped deliver another year of selfless service to many communities that most needed assistance during a very challenging period in human history.

TRUSTEES REPORT:

The trustees present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of 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 2015).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
04378505 (England and Wales)

Registered Charity number
1100307

Registered Office
6 Soho Road, Birmingham West Midlands B21 9BH

Trustees and Directors

Bhai Sahib, Bhai (Dr) Mohinder Singh Ahluwalia OBE KSG, Chairman
Prof Upkar Singh Pardesi, Vice Chairman
Mr Parminder Singh Jhutti
Mr Jarnail Singh Bhinder
Mrs Parmjit Kaur Bahia
Mr Sandeep Singh Virdee
Mr Gurinder Singh Mandla
Dr Gopinder Kaur Sagoo
Mr Shaminder Singh Rai BEM
Miss Hernam Kaur Najran

Auditors

Stanley Yule Chartered Accountants
Registered Auditors
Waterside Business Park
1649 Pershore Road
B30 3DR

FINANCIAL REVIEW

Reserves Policy

The present level of funding is adequate for the future activities of the charity and is assessed by the trustees on a regular basis. To avoid the necessity of realising fixed assets held for the charity's use, the trustees endeavour to retain net current assets equating to approximately 3 - 6 months unavoidable running costs. The trustees monitor the cash flows on a regular basis and are satisfied that sufficient resources are held.

Principal funding sources

The Charity's funding comes from various sources, in the form of grants from public bodies funding specific community initiatives, revenues from the use of the charity's facilities and donations from the public and other connected charities.

Fundraising

No fundraising events or activities took place in the year.

Investment policy and objectives

Apart from retaining a prudent amount in reserves, all the charity's funds are intended to be spent in the short term, under the overarching policy of "service delayed is service denied". Consequently, there are no funds for long-term investment, although the Charity owns the premises from which the charity operates and provides services from.

The costs defrayed by the Charity in the year in delivering the charitable activities and support costs were £484,494 leaving a surplus of £112,278. Total reserves funds are £3,673,616 which the Trustees consider adequate to support the charity's ongoing objectives.

Going concern

The accounts have been prepared on the basis of being a going concern. The Trustees confirm that they have taken into account all available information about the future for at least 12 months from the date of the accounts were approved and conclude that there is no uncertainty relating to going concern.

Pay policy for senior staff

The pay of staff is reviewed annually by the Management Team and increased as and where appropriate. The senior management pay is reviewed by the Board of Trustees. All directors give their time freely and no director received remuneration in the year.

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 the significant risks.

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes limited company, limited by guarantee, as defined by the Companies Act 2006.

Related Parties

The charity set out its related party transaction in note 21 of the financial statements.

STRUCTURE, GOVERNANCE and MANAGEMENT

Recruitment and appointment of Management Committee

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the minimum and maximum members of the Management Committee shall be determined by the company in Annual General Meeting, but until so fixed there shall be no maximum number and the minimum number of members of the council shall be three. All member of the Management Committee give their time voluntarily and received no benefits from the charity.

Navigating a Global Pandemic

The NCA had been carefully watching the pandemic and the subsequent impact unfold in China. Establishing an understanding of what was to come, how this may impact day to day life for our client groups, both nationally and globally. In March 2020 this became our reality as the country went into its first lockdown. A critical review of our services and sustainability found that we would expect a £100k reduction in earned income via our social enterprises and leading to a serious disruption to usual business.

As a charity we knew we had a role to play in supporting the communities through this once in a life time pandemic which will affect us all in some way. Through leadership at Board level and Senior Management team, a short and long term plan was developed to ensure service continuation and a very robust grant funding plan to leverage funding to support new services which had been identified and to support the continuation of critical existing services. The Job Retention Scheme was maximised to safeguard jobs where possible, helping to mitigate some of the loss of earned income.

Through an extremely focused approach to grant funding we were able to secure funding to develop and deliver 15 short term projects to support individuals through the most critical time during COVID-19. The majority of grant funders adapted their funding streams to focus on COVID-19 emergency funding and recognised the need to provide funding to support organisations to reposition themselves from a service and sustainability perspective.

The Nishkam family (staff and volunteers) spirit was particularly evident, exhibiting great resilience and collaboration to support each other and also demonstrating an ability to continually adapt, with an overarching sense of purpose. Working very closely with our IT support provider E.conker.com we quickly adapted telephone lines, restructured methods of supporting our clients remotely via telephone and internet. We attempted to be continually creative by utilising different mediums to communicate and connect with client groups. A critical focus was implemented to upgrade technology ensuring staff had laptops and the corresponding required set up to work from home effectively and safely.

Working closely with volunteer subject matter experts we were also able to develop and deliver novel courses and services to generate income and build capacity and capability across the sector.

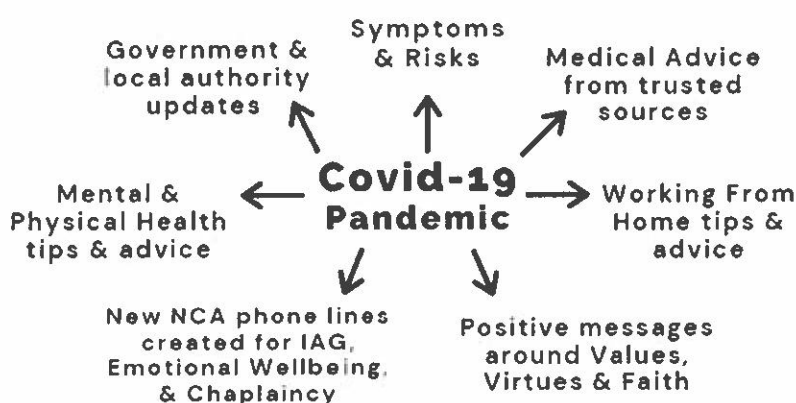
NCA has always advocated self reliance through capacity building and enticing a change in mindset to take greater responsibility where possible to manage their own affairs. This approach supported the transition from face to face services to then accessing services remotely, using new ways to communicate to acquire support. We need to recognise this behavioural change and explore ways to actively grow and sustain this approach which will benefit our client groups in the future as it is clearly apparent that COVID-19 provides a long term challenge, especially with the development of new variants.

As an organisation it has allowed time to critically review and reposition the organisation, reprioritise and refocus through our new strategic plan developed in light of COVID-19, helping to guide and navigate our clients through the next few years. As an organisation we need to remain agile and embrace technology to meet the ever changing demands of the community. COVID-19 has shone a spotlight by further amplifying existing social, educational, economic, and health inequalities.

COVID-19 Resilience Community Programme

The Nishkam Centre, together with the global population has been deeply affected by the COVID-19 pandemic. The concerns that the Nishkam Centre attempts to combat have been further intensified by the widespread isolation of the population.

Communities have had to cope with a multitude of physical, financial, mental and emotional pressures from the confinements of their home. In accordance with the ethos of the Nishkam Centre, an imperative conscious decision was made to ensure the continual adaptation of services, allowing the administration of the highest quality of support to Birmingham's vulnerable BAME communities. All decisions were made with total compliance to Governmental guidelines, by implementing risk assessment protocols at every stage.



The centre has been redesigned to allow the transformation of the services to a virtual state, often from remote settings. Although the Nishkam Centre has been partially closed, the staff and volunteers have been busier and more driven than ever before by delivering services remotely.

All services offered were transformed and delivered virtually and when the Governmental guidelines permitted, a blended approach was often taken to deliver the services. Although the varying individual circumstances have been different and has posed a challenge, we have been continually and consistently open minded to provide a tailored service to benefit clients as much as possible in the given national situation.

Nishkam Centre Support Team

The Reception calls for NCA were redirected to staff phones working remotely. This ensured that any individual that required support was able to contact and access support during critical times.

The lines were open from 09:00 to 18:00 Monday to Friday and all Bank Holidays. Calls were logged and emailed to the relevant departments. At the end of the week calls were divided and recorded into three categories IAG, Food and other Departments.

Over the 12 month period staff answered over 3000 calls.

This service was adapted to provide a central support hub, from which they were diverted to the appropriate signposted subdivisions. The range of support queries ranged from food parcels, requests for advice and advocacy, courses, emotional wellbeing, family support hub and much more.

The centre support team carried out risk assessments, ensuring compliance with COVID-19 guidelines, thus allowing the safe opening of the centre when appropriate, always with the intention of delivering services in a very safe and managed manner. The work of the centre support team ensured services remained accessible and well coordinated to establish the best outcome for the caller.

COVID-19 Check In Calls

Wellbeing Calls

Understanding the challenges people were facing, we attempted to bridge the isolation effects as much as possible by contacting **761 people** over telephone.

Destruction of social dynamics and a reduction in physical exercise opportunity has led to rising levels of anxiety, depression, stress and family issues. Coupling this with the devastating loss of life and the accompanying grief for many individuals, it has been an extremely tough period

Subsequently it has been key to listen to individuals with empathy and direct them to other mediums of support if required.

Food parcels were arranged for those who required it, and emotional support and information about key beneficial courses were delivered.

Moving forward it is critical to be mindful of long term effects the pandemic has had on emotional wellbeing and attempt to tackle this as the country moves out of lockdown.

Sikh Rogi Aasra (Chaplaincy Service)

Nishkam Sikh Rogi Aasra (Chaplaincy Services) was adapted to offer a listening ear remotely, providing much needed supportive care to a diverse community, delivered by trained volunteer chaplains throughout the UK, who have served with commitment, dedication and powerful faith values of compassion, truthfulness, kindness, empathy and humility, sacrificing their time for others for the love of God in the spirit of "Sarbat Da Bhalla".

The project provided: religious and spiritual care, support during COVID-19 isolation, illness, end of life care, bereavement and funeral support. It was imperative to befriend and support the elderly and aid them in facing challenges posed during the pandemic.

During the COVID-19 pandemic the Nishkam Sikh Rogi Aasra service had been adapted via a dedicated remote telephone helpline delivering a safe and accessible service. Support session appointments were booked on a daily, weekly, fortnightly, monthly or three-month basis based on each individual case. Each case was assessed to include duration time of session and cultural sensitivity ensuring a person-centred approach.

Through this project the team of volunteers has provided invaluable support and guidance to the local and wider community, Nightingale Hospitals in London and Birmingham, Health Trusts regarding the caring for Sikh patients in general and with particular focus on end-of-life care and support.

We also supported clients/patients through referrals from our in-house welfare team and family support hub, Guru Nanak Nishkam Sewak Jatha, Nishkam Healthcare Centre, Nishkam Educational Trust, via GPS and BCC Social Services.

We have reached out to a total of 337 clients from a diverse community with lasting affect approach. A total of 1923 telephone support calls were made.

Due to COVID-19 clients have been isolated which has had an effect on their families and social life. We found through our support, clients were able to offload and discuss through their concerns, build on their resilience and become more optimistic. This allowed them to modify their behaviour pattern which was built on a strong foundation of good virtues. We felt through faith led value support our clients were able to build a rapport with us, giving them an opportunity to open up and share their concerns rather the bottle them up which in turn would have had a knock-on effect on their health.



A total number of 8 volunteers have contributed 3630 volunteer hours through project management, chaplaincy steering group and chaplaincy support



Advocacy Support and Empowerment Plus (ASEP)

The Advocacy Support and Empowerment Plus (ASEP) project is a first-class client centred service which delivers advice and guidance on matters relating to welfare benefits, housing and debt.

Despite the unprecedented times, the centre has continued, without a break in service to deliver to meet the demands of the local and diverse community. In spite of the pandemic, the demand for the service has progressively increased with an average of 8-13 new cases weekly.

This demonstrates the necessity for a neutral, culturally sensitive advice service within the local community. Pre-COVID-19, a face to face approach was taken, however this was adapted to a virtual setting.

Nonetheless, clients were tutored in depth to understand and feel more confident in dealing with their respective situations.

New pathways have been developed and we have worked closely with other projects and organisations. Feedback by clients has shown a increase in capability and confidence of 71% and 85% respectively.

We will continue to monitor the demands of the community and tailor our approach to a hybrid service allowing for face to face support for the most vulnerable and telephone based for the majority.

Our greatest challenge is funding, our funding from The National lottery Fund ended 31.03.2021. We were able to secure some funding from Nationwide community Fund but this will only allow for a reduced service up to November 2021.

This is extremely worrying given the increase in demand and tsunami of welfare claims when furlough comes to an end in September 2021.

"Thank you, please continue helping people like me, in my most difficult days. I pray you never face any difficulties but if you do, someone will be there for you too as you have been here for me. Thank you to the Nishkam Centre for helping people like me. I will pray for you all"

"Thank you, but it is too little to express how I feel, I cannot express how happy you have made me, and how you have helped me, taking away my worries. My gratitude is overflowing, I can only repay you with my heartfelt prayers".

	Target	Actual	% increase
Cases Opened	300	492	64
Financial Result (£)	400,000	1,011,246.18	153

The South Asian Family Support Hub

The South Asian Family Support Hub attempts to tackle numerous issues varying in complexity in a culturally sensitive manner. COVID-19 has had a catastrophic effect on all communities, However, it is widely reported that there has been a particularly detrimental effect to BAME families.

The aim has been to alleviate issues and implement positive frameworks to improve quality of life, despite the conditions many find themselves within the COVID-19 pandemic. The Centre has worked closely with local schools, the Birmingham City Council Children's Trust, non-statutory organisations and local forums to;

- Build positive family relationships
- Support earlier intervention to avoid escalation
- Improve educational attainment, attendance and punctuality
- Reduce deprivation and poverty
- Improve emotional and mental wellbeing
- Signposting for specialist support services e.g., Domestic abuse, Grooming and Substance Abuse
- Ensure safeguarding and provide access to safeguarding and child protection services
- Provide improved access to statutory services to supplement a family, this includes, occupational therapy, social services and better housing
- Support and strengthen families by implementing positive coping mechanisms around structure/routines.



Feedback;

- 56% noted improvement in physical health
 - 66% noted improvement in mental health / emotional wellbeing
 - 63% felt more confident in managing existing issues
 - 50% felt more confident coping with COVID-19
 - 100% of clients wanted the project to continue
- Due to this research, we will continue to grow and support the individual needs of the South Asian community

"Rajinder came on board to support me in supporting my brother who is palliative. I cannot even begin to explain how much Rajinder has supported me on this challenging journey. He would be in consistent contact with me, just enough, never too intense, never not enough"

Nishkam Aasra Hub

In natural society, it is always essential to recognise the vulnerability of the elderly within a community. Addressing this has invariably been of vital importance, however COVID-19 has compounded this importance as many have faced long periods of continued isolation which can lead to a drastic increase in anxiety, depression and can lead to a mismanagement of existing health conditions.

Due to COVID-19 restrictions, many of the previous wellbeing services offered were not able to be implemented and there was limited access to places of worship.

The Nishkam Centre has designed a new and unique project, in order to offer vital social interaction whilst being in total accordance with the Governmental guidelines. Three programmes, each consisting of 12 one day sessions have been executed to attempt to engage individuals in a range of workshops and discussions with an overarching goal of improving mental, emotional and physical health.

Activities and workshops include ;

- Sikh Rogi Aasra – provide spiritual support
- Classical Music
- Physical and Art Therapy
- Yoga
- Access to Hot Meals

During these programmes, those who required further support were noted and linked to the appropriate subdivisions within the Nishkam Healthcare team. We will look to continually progress these workshops in accordance with Governmental restrictions.

Learning and Development

Learning and development is critical in providing a foundation of empowerment within communities that allows them to prosper and be successful. Our moto for Learning & Development is to – **Inspire, Educate and Empower.**

By doing this, we can strive for greater equality and the advancement of deprived communities.

Pre COVID-19, all courses were delivered 100% face to face, this ranged from life skills (English Conversational and ICT) to enrichment courses (Punjabi, Sewing, Vocal Coaching and Sitar Coaching) to professional courses (AAT accounting and Apprenticeships). Adapting to the changing circumstances led to the creation of virtual courses and when possible a blended learning approach; consisting of alternating virtual and in person lessons. To maximise vital income, the centre successfully developed and delivered a 100% virtual Lean Six Sigma Course, supporting income generation and developing the range of courses offered.

As an additional support to students, laptops/tablets were loaned out to ensure every student could access the virtual learning and thus preventing a break in progression for all individuals

A further funded project 'Doing things differently', funded by the heart of England COVID-19 resilience project, was launched to establish a strong basis of confidence in English conversation and ICT for those who struggle. As a result, various members of the community were able to overcome the increased social isolation by the fact that they could communicate with native speakers with an increased proficiency and confidence. This has helped to improve emotional and mental wellbeing.

During this short period of engagement, we have already begun to see a positive impact in their emotional wellbeing



"My wife for the first time in long time has been able to stay at home alone since attending this programme. She is better 70% in her Anxiety & Depression".



The aim is to adapt and consistently provide the best courses we can, whether it be virtual or in person.

"We were comfortable with our teaching commitments and had adapted to the revised method of delivery. We had regular contact with the Nishkam Centre and were supported to perform our roles."



COVID-19 engagement with Sikh Community

NCA was commissioned by Birmingham City Council and Public Health England to develop a range of COVID-19 specific messages and engagement tailored for the Sikh community.

Using our tacit knowledge and excellent networks across the Sikh community we designed and developed a range of key messages aligned to PHE priorities to promote better understanding of COVID-19 guidelines, provide accurate information for communities to make informed decisions to battle misinformation.

The project used a multi channel approach using existing and new social media platforms, community TV stations, virtual meetings and interviews with community leaders and health professionals to provide balanced messaging in Punjabi and English.

NCA worked closely with Healthy Brum and other partners to amplify messages and widen participation. Due to the overwhelming success of the project NCA has been granted an extension to continue to extend project delivery in 2021-22.

Civic Engagement

During COVID-19 the need to work collaboratively was noticeably evident, and although key infrastructure across Birmingham City Council has been eroded over the years, the absence of the infrastructure became particularly apparent due to COVID-19. The charitable and faith sectors galvanised into action along with many members of the community.

Through collective efforts the Nishkam Centre has been able to provide key services to support our communities and Strategic Civic Engagement, through existing relationships and networks it enabled collaboration across networks to provide coherent, consistent messaging and strategic collaborations for the greater good.

- Birmingham City Council
- Director of Public Health
- West Midlands Police
- West Midlands Combined Authority
- Birmingham Voluntary Sector Council
- NHS to share critical information and support Chaplaincy work
- National Spirituality and Mental Health Forum
- West Midlands Together Steering Group
- Birmingham Faith Leaders Group
- Birmingham Council of Faiths
- West Midlands Police
- Faith Action Advisory Board

Nishkam Civic Association

Report of the Trustees For the year ended 31 March 2021

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Guru Nanak Nishkam Education Trust for the purposes of company law) 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), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 Charity 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 charitable company 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 charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Stanley Yule Chartered Accountants, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on

3/12/2021 and signed on the board's behalf by:



Bhai Sahib, Bhai (DR) Mohinder Singh Ahluwalia, KSG, OBE, Chairman - Trustee

**Report of the Independent Auditors to the Members of
Nishkam Civic Association**

Opinion

We have audited the financial statements of Nishkam Civic Association (the 'charitable company') for the year ended 31 March 2021 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), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 charitable company 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 charitable company'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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**Report of the Independent Auditors to the Members of
Nishkam Civic Association**

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; 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 (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

**Report of the Independent Auditors to the Members of
Nishkam Civic Association**

Our responsibilities for the audit of the financial statements

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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management around actual and potential litigation and claims.
- Enquiry of management to identify any instances of non-compliance with laws and regulations.
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, and reviewing accounting estimates for evidence of management bias.
- Reviewing disclosures in the financial statements and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Reviewing leases, finance agreements and other such agreements to determine if any conditions attached, whether conditions are complied with, and to ensure disclosures in the financial statements are accurate.
- Checking all statutory submissions have been submitted on time and are complete. This includes submissions to HMRC and Companies House.
- Checking existence and continued use of fixed assets and checking calculations of depreciation to ensure valuation of assets are at fair value.
- Reviewing Government support received as a result of the COVID-19 pandemic and checking compliance with conditions attached to such support and eligibility to receive such support.

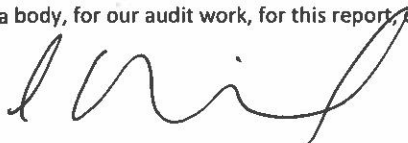
Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements, or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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.

**Report of the Independent Auditors to the Members of
Nishkam Civic Association**

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Ian Bidmead FCA (Senior Statutory Auditor)
for and on behalf of Stanley Yule Chartered Accountants
Statutory Auditors
Waterside House
Waterside Business Park
1649 Pershore Road
Birmingham
West Midlands
B30 3DR

Date: 3-12-2021

NISHKAM CIVIC ASSOCIATION

**Statement of Financial Activities
for the year ended 31 March 2021**

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	56,482	-	56,482	106,918
Charitable activities					
Charitable Activities	5	457,229	-	457,229	128,509
Other trading activities	3	20,551	-	20,551	150,941
Investment income	4	24,210	38,300	62,510	61,269
Total		558,472	38,300	596,772	447,637
EXPENDITURE ON					
Raising funds	6	54,418	1,195	55,613	74,255
Charitable activities					
Support Costs	7	116,576	-	116,576	99,523
Premises Costs		36,326	-	36,326	73,528
Charitable Activities		133,196	-	133,196	104,017
Governance Costs		4,800	-	4,800	4,800
Finance Costs		-	-	-	1,036
Staff Costs		137,983	-	137,983	135,488
Total		483,299	1,195	484,494	492,647
NET INCOME/(EXPENDITURE)		75,173	37,105	112,278	(45,010)
Transfers between funds	20	5,745	(5,745)	-	-
Net movement in funds		80,918	31,360	112,278	(45,010)
RECONCILIATION OF FUNDS					
Total funds brought forward		2,978,051	583,287	3,561,338	3,606,348
TOTAL FUNDS CARRIED FORWARD		3,058,969	614,647	3,673,616	3,561,338

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

**Balance Sheet
31 March 2021**

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Intangible assets	14	26,233	-	26,233	5,405
Tangible assets	15	2,972,502	-	2,972,502	2,990,857
Investments					
Investments	16	1	-	1	1
Social investments	17	-	492,252	492,252	492,252
		<u>2,998,736</u>	<u>492,252</u>	<u>3,490,988</u>	<u>3,488,515</u>
CURRENT ASSETS					
Debtors: amounts falling due within one year	18	30,988	-	30,988	25,622
Cash at bank and in hand		<u>202,188</u>	<u>122,395</u>	<u>324,583</u>	<u>165,094</u>
		<u>233,176</u>	<u>122,395</u>	<u>355,571</u>	<u>190,716</u>
CREDITORS					
Amounts falling due within one year	19	(172,943)	-	(172,943)	(117,893)
		<u>60,233</u>	<u>122,395</u>	<u>182,628</u>	<u>72,823</u>
NET CURRENT ASSETS					
		<u>60,233</u>	<u>122,395</u>	<u>182,628</u>	<u>72,823</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>3,058,969</u>	<u>614,647</u>	<u>3,673,616</u>	<u>3,561,338</u>
NET ASSETS					
		<u>3,058,969</u>	<u>614,647</u>	<u>3,673,616</u>	<u>3,561,338</u>
FUNDS					
20					
Unrestricted funds:					
General fund				3,058,969	2,978,051
Restricted funds:					
Restricted Fund				614,647	583,287
TOTAL FUNDS					
				<u>3,673,616</u>	<u>3,561,338</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 3-12-2021 and were signed on its behalf by:


M S Ahluwalia - Trustee


Upkar Singh Pardesi - Trustee

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

**Cash Flow Statement
for the year ended 31 March 2021**

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	<u>223,538</u>	<u>6,095</u>
Net cash provided by operating activities		<u>223,538</u>	<u>6,095</u>
Cash flows from investing activities			
Purchase of intangible fixed assets		(24,000)	-
Purchase of tangible fixed assets		<u>(40,049)</u>	<u>(2,701)</u>
Net cash used in investing activities		<u>(64,049)</u>	<u>(2,701)</u>
Change in cash and cash equivalents in the reporting period		<u>159,489</u>	<u>3,394</u>
Cash and cash equivalents at the beginning of the reporting period		<u>165,094</u>	<u>161,700</u>
Cash and cash equivalents at the end of the reporting period		<u>324,583</u>	<u>165,094</u>

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

**Notes to the Cash Flow Statement
for the year ended 31 March 2021**

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021	2020
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	112,278	(45,010)
Adjustments for:		
Depreciation charges	61,577	54,565
(Increase)/decrease in debtors	(5,366)	3,954
Increase/(decrease) in creditors	<u>55,049</u>	<u>(7,414)</u>
Net cash provided by operations	<u>223,538</u>	<u>6,095</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20	Cash flow	At 31.3.21
	£	£	£
Net cash			
Cash at bank and in hand	<u>165,094</u>	<u>159,489</u>	<u>324,583</u>
	<u>165,094</u>	<u>159,489</u>	<u>324,583</u>
Total	<u>165,094</u>	<u>159,489</u>	<u>324,583</u>

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

Notes to the Financial Statements for the year ended 31 March 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

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.

Allocation and apportionment of costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include cost related to statutory audit and legal fees.

Tangible fixed assets

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

Short leasehold	- straight line over the life of the lease
Improvements to property	- 10% on cost
Plant and machinery	- 20% on cost
Fixtures and fittings	- 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Grants

Revenue Grant is recognised in full in the Statement of Financial Activities in the year for which it is receivable and any abatement in respect of the period is deducted from income and recognised as a liability.

NISHKAM CIVIC ASSOCIATION

Notes to the Financial Statements - continued for the year ended 31 March 2021

1. ACCOUNTING POLICIES - continued

Grants

Capital grants are recognised in full when there is an unconditional entitlement to the grant. Unspent amounts of capital grants are reflected in the balance sheet..

Income and Expenditure Account

The Statement of Financial Activities discloses the identical information of the Income and Expenditure Account and as such no separate Income and Expenditure Account has been prepared.

Going Concern

The account have been prepared on the basis of being a going concern as outlined in the Trustees' report.

Basic financial assets

Short term debtors ar measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

Basic financial liabilities

Short term creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised costs using the effective interest method.

Impairment of assets

At each reporting date fixed assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in profit and loss account.

Donated Services

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met and the receipt of economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102), the general volunteer time of Volunteers is not recognised and refer to the trustee's annual report for more information about their contribution.

Pension Costs

The Charity operates a defined contribution pension scheme, managed by Royal Scottish Life. Contributions payable to the Charity's pension scheme are charged to the unrestricted funds and are included in the Statement of Financial Activities in the period to which they relate. At the end of the period the Charity owed £3,332 (2020 - £3,330) to the pension provider.

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2021**

2.	DONATIONS AND LEGACIES	2021	2020
		£	£
	Donations	<u>56,482</u>	<u>106,918</u>
3.	OTHER TRADING ACTIVITIES	2021	2020
		£	£
	Seminars and presentations	-	65,331
	Heritage	-	65
	Learning and development	20,514	52,573
	Gym Membership & activities	(243)	31,689
	Other income	<u>280</u>	<u>1,283</u>
		<u>20,551</u>	<u>150,941</u>
4.	INVESTMENT INCOME	2021	2020
		£	£
	Rents received	62,509	61,269
	Bank Interest	<u>1</u>	<u>-</u>
		<u>62,510</u>	<u>61,269</u>
5.	INCOME FROM CHARITABLE ACTIVITIES	2021	2020
		Charitable Activities £	Charitable Activities £
	Grants	<u>457,229</u>	<u>128,509</u>

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2021**

5. INCOME FROM CHARITABLE ACTIVITIES - continued

Grants received, included in the above, are as follows:

	2021	2020
	£	£
Birmingham City Council	20,199	-
Heritage Lottery Fund	27,359	19,336
Access to Justice Foundation	45,834	-
Power to change fund	25,000	-
IAG	105,448	108,923
UK Community Foundation	18,960	-
Good Things Foundation	-	250
National Lottery Community Fund	73,027	-
Trading Income Support Scheme	49,061	-
Heart of England	15,300	-
Coronavirus Job Retention Scheme	<u>77,041</u>	<u>-</u>
	<u>457,229</u>	<u>128,509</u>
	2021	2020
	£	£
Coronavirus job retention scheme	<u>77,041</u>	<u>-</u>

Due to the Covid-19 pandemic, various Government grants and support schemes were put in place, to which the company was entitled to utilise and are included in charitable income.

6. RAISING FUNDS

Other trading activities

	2021	2020
	£	£
Conferences and events	14,144	22,346
Learning and development	32,185	30,485
Gym	8,089	12,717
Heritage & Arts	<u>-</u>	<u>7,050</u>
	<u>54,418</u>	<u>72,598</u>

Investment management costs

	2021	2020
	£	£
Investment management costs	<u>1,195</u>	<u>1,657</u>

Aggregate amounts	<u>55,613</u>	<u>74,255</u>
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NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2021**

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8) £	Support costs (see note 9) £	Totals £
Support Costs	-	116,576	116,576
Premises Costs	-	36,326	36,326
Charitable Activities	133,196	-	133,196
Governance Costs	-	4,800	4,800
Staff Costs	-	137,983	137,983
	<u>133,196</u>	<u>295,685</u>	<u>428,881</u>

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2021 £	2020 £
Grant costs	133,196	79,517
Fundraising costs	-	24,500
	<u>133,196</u>	<u>104,017</u>

9. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Support Costs	116,576	-	116,576
Premises Costs	36,326	-	36,326
Governance Costs	-	4,800	4,800
Staff Costs	137,983	-	137,983
	<u>290,885</u>	<u>4,800</u>	<u>295,685</u>

10. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021 £	2020 £
Auditors' remuneration	4,800	4,800
Depreciation - owned assets	58,404	53,792
Computer software amortisation	<u>3,172</u>	<u>773</u>

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2021**

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

12. STAFF COSTS

	2021	2020
	£	£
Salaries and wages	123,640	122,182
Social Security costs	9,725	7,753
Pension costs	5,835	5,553
	135,488	135,488

The average number of employee during the year was:

	2021	2020
	8	9

All employee time involves providing either support to the governance of the charity or support services to charitable activities.

The trust considers its key management personnel comprise of the trustees and the Centre Director. The total employment benefits including employer pension contributions of the key personnel were £47,666 (2020 - £47,687). No employees had employee benefits in excess of £60,000.

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	106,918	-	106,918
Charitable activities			
Charitable Activities	128,509	-	128,509
Other trading activities	150,941	-	150,941
Investment income	28,908	32,361	61,269
Total	415,276	32,361	447,637

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2021**

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted fund £	Total funds £
Raising funds	72,598	1,657	74,255
Charitable activities			
Support Costs	99,523	-	99,523
Premises Costs	73,528	-	73,528
Charitable Activities	104,017	-	104,017
Governance Costs	4,800	-	4,800
Finance Costs	1,036	-	1,036
Staff Costs	135,488	-	135,488
	490,990	1,657	492,647
NET INCOME/(EXPENDITURE)	(75,714)	30,704	(45,010)
RECONCILIATION OF FUNDS			
Total funds brought forward	3,053,765	552,583	3,606,348
TOTAL FUNDS CARRIED FORWARD	2,978,051	583,287	3,561,338
14. INTANGIBLE FIXED ASSETS			Computer software £
COST			
At 1 April 2020			7,722
Additions			<u>24,000</u>
At 31 March 2021			<u>31,722</u>
AMORTISATION			
At 1 April 2020			2,317
Charge for year			<u>3,172</u>
At 31 March 2021			<u>5,489</u>
NET BOOK VALUE			
At 31 March 2021			<u>26,233</u>
At 31 March 2020			<u>5,405</u>

NISHKAM CIVIC ASSOCIATION

Notes to the Financial Statements - continued
for the year ended 31 March 2021

15. TANGIBLE FIXED ASSETS

	Leasehold £	Improvements to property £	Plant and machinery £
COST			
At 1 April 2020	3,998,169	57,606	38,519
Additions	-	-	40,049
Disposals	-	-	(4,591)
Reclassification	-	-	585
At 31 March 2021	<u>3,998,169</u>	<u>57,606</u>	<u>74,562</u>
DEPRECIATION			
At 1 April 2020	1,037,927	40,780	28,061
Charge for year	39,982	5,761	12,065
Eliminated on disposal	-	-	(4,591)
Reclassification/transfer	-	-	234
At 31 March 2021	<u>1,077,909</u>	<u>46,541</u>	<u>35,769</u>
NET BOOK VALUE			
At 31 March 2021	<u>2,920,260</u>	<u>11,065</u>	<u>38,793</u>
At 31 March 2020	<u>2,960,242</u>	<u>16,826</u>	<u>10,458</u>
	Fixtures and fittings £	Motor vehicles £	Totals £
COST			
At 1 April 2020	5,037	14,700	4,114,031
Additions	-	-	40,049
Disposals	(4,452)	-	(9,043)
Reclassification	(585)	-	-
At 31 March 2021	<u>-</u>	<u>14,700</u>	<u>4,145,037</u>
DEPRECIATION			
At 1 April 2020	4,686	11,720	1,123,174
Charge for year	-	596	58,404
Eliminated on disposal	(4,452)	-	(9,043)
Reclassification/transfer	(234)	-	-
At 31 March 2021	<u>-</u>	<u>12,316</u>	<u>1,172,535</u>
NET BOOK VALUE			
At 31 March 2021	<u>-</u>	<u>2,384</u>	<u>2,972,502</u>
At 31 March 2020	351	2,980	2,990,857

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2021**

16. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2020 and 31 March 2021	<u>1</u>
NET BOOK VALUE	
At 31 March 2021	<u>1</u>
At 31 March 2020	<u>1</u>

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:

Nishkam Security Limited

Registered office:

Nature of business: Providers of site security

	%
Class of share:	holding
Ordinary	25

	2021	2020
	£	£
Aggregate capital and reserves	59,655	31,601
Profit for the year	<u>28,052</u>	<u>19,845</u>

Nishkam Security Limited is a company that provides security services to the various charities operated from the Soho Road Campus under the lead charity Guru Nanak Nishkam Sewak Jatha (Birmingham) UK. The remaining share holding is split between the associated charities that utilise the services of this company.

17. SOCIAL INVESTMENTS

	Other investments £
MARKET VALUE	
At 1 April 2020 and 31 March 2021	<u>492,252</u>
NET BOOK VALUE	
At 31 March 2021	<u>492,252</u>
At 31 March 2020	<u>492,252</u>

The Charity has taken part in the Empty Homes Community Grants Programme. The grant is a restricted grant for the purpose of bringing empty homes back into use. The total grant funding agreed by the Department for Communities and Local Government has been set at £550,000 to bring at least 5 empty homes or 16 units back into use. The Charity has not acquired further properties under the scheme in the year.

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2021**

18. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2021	2020	
	£	£	
Trade debtors	14,128	11,934	
Other debtors	4,345	5	
Prepayments	<u>12,515</u>	<u>13,683</u>	
	<u>30,988</u>	<u>25,622</u>	
19. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2021	2020	
	£	£	
Trade creditors	23,996	18,443	
Social security and other taxes	10,958	9,266	
Other creditors	10,659	55,129	
Deferred income	16,234	12,335	
Accrued expenses	10,645	18,670	
Deferred government grants	<u>100,451</u>	<u>4,050</u>	
	<u>172,943</u>	<u>117,893</u>	
20. MOVEMENT IN FUNDS			At
	At 1.4.20	Net movement in funds	31.3.21
	£	£	£
Unrestricted funds			
General fund	2,978,051	75,173	3,058,969
Restricted funds			
Restricted Fund	583,287	37,105	614,647
	<u>3,561,338</u>	<u>112,278</u>	<u>3,673,616</u>
TOTAL FUNDS		<u> -</u>	

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2021**

20. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	558,472	(483,299)	75,173
Restricted funds			
Restricted Fund	38,300	(1,195)	37,105
	<u>596,772</u>	<u>(484,494)</u>	<u>112,278</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	3,053,765	(75,714)	2,978,051
Restricted funds			
Restricted Fund	552,583	30,704	583,287
	<u>3,606,348</u>	<u>(45,010)</u>	<u>3,561,338</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	415,276	(490,990)	(75,714)
Restricted funds			
Restricted Fund	32,361	(1,657)	30,704
	<u>447,637</u>	<u>(492,647)</u>	<u>(45,010)</u>

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2021**

20. MOVEMENT IN FUNDS - continued

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

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	3,053,765	(541)	5,745	3,058,969
Restricted funds				
Restricted Fund	552,583	67,809	(5,745)	614,647
TOTAL FUNDS	<u>3,606,348</u>	<u>67,268</u>	<u>-</u>	<u>3,673,616</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	973,748	(974,289)	(541)
Restricted funds			
Restricted Fund	70,661	(2,852)	67,809
TOTAL FUNDS	<u>1,044,409</u>	<u>(977,141)</u>	<u>67,268</u>

21. RELATED PARTY DISCLOSURES

During the year the following connected parties and transactions were identified:

Marg Sat Sabot Manufacturers

A company in which the trustees Mohinder Singh Ahluwalia, J S Bhinder and P S Jutti were directors.

Guru Nanak Nishkam Sewak Jatha (Birmingham) UK

An unincorporated charity in which the trustee Mohinder Singh Ahluwalia, J S Bhinder and P S Jutti were trustee.

Nishkam School Trust

A charity in which the trustee Mohinder Singh Ahluwalia was the patron, Upkar Singh Pardesi was a trustee and governor and Shaminder Rai was a governor.

Nishkam Security Limited

25% owned subsidiary of Nishkam Civic Association.

Nishkam Healthcare Trust

A charity and its subsidiaries in which the trustee Mohinder Singh Ahluwalia has significant influence.

Guru Nanak Nishkam Education Trust

A charitable company in which trustee Mohinder Singh Ahluwalia was a trustee and director and J S Bhinder a trustee.

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2021**

21. RELATED PARTY DISCLOSURES - continued

	2021	2020
	£	£
During the year the charity provided the following services:		
Nishkam School Trust	1,635	20
Guru Nanak Nishkam Education Trust	-	210
Nishkam Healthcare Trust	-	637
Marg Sat Santokh Manufacturers Ltd	-	13
 During the year the Charity received the following donation:		
Guru Nanak Nishkam Sewak Jatha (Birmingham) UK	50,000	100,000
 During the year the charity purchased the following services:		
Nishkam Security Limited	7,500	8,125
Nishkam Healthcare Trust	900	-
Marg Sat Santokh Manufacturers Ltd	9,814	-
 At the end of the year the following amounts were owed to Nishkam Civic Association:		
Nishkam Security Limited	-	1,610
Nishkam Healthcare Trust	-	75
 At the end of the year the following amounts were due by Nishkam Civic Association:		
Guru Nanak Nishkam Sewak Jatha (Birmingham) UK	-	24,500
Marg Sat Sabot Manufacturers Ltd	3,696	-
Guru Nanak Nishkam Education Trust	-	70

22. ULTIMATE CONTROLLING PARTY

The Trustees consider that the charity is jointly controlled by the Trustees and there is no ultimate controlling party.

NISHKAM CIVIC ASSOCIATION

**Detailed Statement of Financial Activities
for the year ended 31 March 2021**

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	56,482	106,918
Other trading activities		
Seminars and presentations	-	65,331
Heritage	-	65
Learning and development	20,514	52,573
Gym Membership & activities	(243)	31,689
Other income	280	1,283
	<u>20,551</u>	<u>150,941</u>
Investment income		
Rents received	62,509	61,269
Bank Interest	1	-
	<u>62,510</u>	<u>61,269</u>
Charitable activities		
Grants	457,229	128,509
Total incoming resources	596,772	447,637
EXPENDITURE		
Other trading activities		
Conferences and events	14,144	22,346
Learning and development	32,185	30,485
Gym	8,089	12,717
Heritage & Arts	-	7,050
	<u>54,418</u>	<u>72,598</u>
Investment management costs		
Investment management costs	1,195	1,657
Charitable activities		
Grant costs	133,196	79,517
Fundraising costs	-	24,500
	<u>133,196</u>	<u>104,017</u>

This page does not form part of the statutory financial statements

NISHKAM CIVIC ASSOCIATION
Detailed Statement of Financial Activities
for the year ended 31 March 2021

	2021	2020
	£	£
Support costs		
Management		
Wages	133,365	129,935
Pension	4,618	5,553
Rates, water and service charges	591	27,504
Insurance	15,445	7,172
Light and heat	28,066	38,307
Telephone	5,308	5,350
Stationery, printing and postage	655	2,515
Sundries	812	2,032
Motor expenses	43	492
Premises repairs and renewals	7,669	7,717
Training and welfare	-	53
Cleaning	5,684	2,747
IT support	12,385	9,692
Subscriptions	539	833
Equipment expenses	36	236
Hire of equipment	143	143
Bank charges	941	1,036
Legal and professional fees	581	367
Security	6,486	8,125
Accountancy fees	5,941	5,201
Computer software	3,172	772
Short leasehold	39,982	39,982
Improvements to property	5,761	5,761
Plant and machinery	12,066	7,188
Fixtures and fittings	-	117
Motor vehicles	596	745
	290,885	309,575
Governance costs		
Auditors' remuneration	4,800	4,800
Total resources expended	484,494	492,647
Net income/(expenditure)	112,278	(45,010)

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