

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.

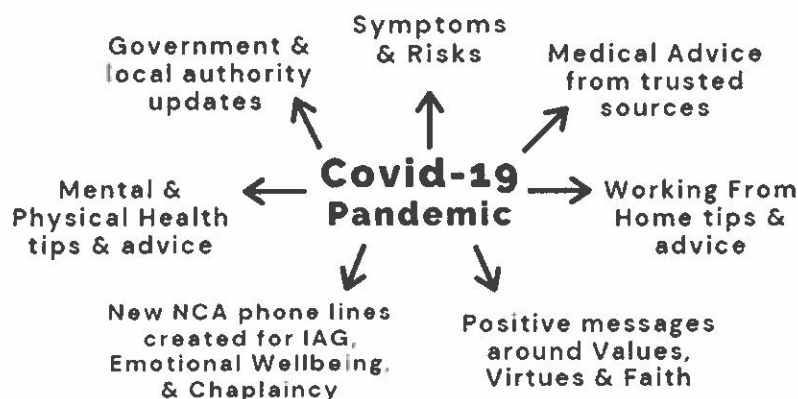
NCA has always advocated self reliance through capacity building and enticing a change in mindset to take greater responsibility where possible to manage their own affairs. This approach supported the transition from face to face services to then accessing services remotely, using new ways to communicate 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 an 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

31/12/2021 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.

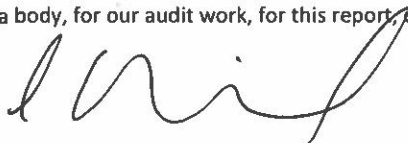
Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements, or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed 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**

		Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	56,482	-	56,482	106,918
Charitable activities	5				
Charitable Activities		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	7				
Support Costs		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
		2,998,736	492,252	3,490,988	3,488,515
CURRENT ASSETS					
Debtors: amounts falling due within one year	18	30,988	-	30,988	25,622
Cash at bank and in hand		202,188	122,395	324,583	165,094
		233,176	122,395	355,571	190,716
CREDITORS					
Amounts falling due within one year	19	(172,943)	-	(172,943)	(117,893)
NET CURRENT ASSETS		60,233	122,395	182,628	72,823
TOTAL ASSETS LESS CURRENT LIABILITIES		3,058,969	614,647	3,673,616	3,561,338
NET ASSETS		3,058,969	614,647	3,673,616	3,561,338
FUNDS	20				
Unrestricted funds:					
General fund				3,058,969	2,978,051
Restricted funds:					
Restricted Fund				614,647	583,287
TOTAL FUNDS				3,673,616	3,561,338

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	55,049	(7,414)
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 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 £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	Charitable
	Activities	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
	<u>135,488</u>	<u>135,488</u>

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	<u>28,908</u>	<u>32,361</u>	<u>61,269</u>
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
Total	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	<u>2,978,051</u>	<u>583,287</u>	<u>3,561,338</u>

14. INTANGIBLE FIXED ASSETS

	Computer software £
COST	
At 1 April 2020	7,722
Additions	24,000
At 31 March 2021	<u>31,722</u>
AMORTISATION	
At 1 April 2020	2,317
Charge for year	3,172
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:	%
Ordinary	holding 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	12,515	13,683
	<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	100,451	4,050
	<u>172,943</u>	<u>117,893</u>

20. 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 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
TOTAL FUNDS	<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
TOTAL FUNDS	<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
TOTAL FUNDS	<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
	20,551	150,941
Investment income		
Rents received	62,509	61,269
Bank Interest	1	-
	62,510	61,269
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
	54,418	72,598
Investment management costs		
Investment management costs	1,195	1,657
Charitable activities		
Grant costs	133,196	79,517
Fundraising costs	-	24,500
	133,196	104,017

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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