

2021-
2022



Nishkam Civic Association

Annual Report of the Trustees & Financial Statements

REGISTERED
CHARITY
NUMBER:
1100307



CONTENTS	Pages
Patron's Statement	3
Chairman's Statement	4
Report of the Trustees	5 to 15
Report of the Independent Auditors	16 to 19
Statement of Financial Activities	20
Balance Sheet	21
Cash flow Statement	22
Notes to the Financial Statements	23 to 35

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
	End poverty in all its forms everywhere	- Nishkam Zero Hunger with Langar
	End hunger, achieve food security and improved nutrition and promote sustainable agriculture	- Collaboration with Divine Onkar Mission and SWAT
	Ensure healthy lives and promote well-being for all at all ages	- Wellbeing Centre - Nishkam Health Trust
	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	- Learning and Development
	Achieve gender equality and empower all women and girls	-3 International Women's Days Events -Board level gender equality
	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	- Paperless commitment Supporting GNNSJ Kenya
	Reduce inequality within and among countries	- Advocacy and Self empowerment Initiative
	Make cities and human settlements inclusive, safe, resilient and sustainable	
	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
	Strengthen the means of implementation and revitalize the global partnership for sustainable development	

Strengthening Families and Welfare Services Programme

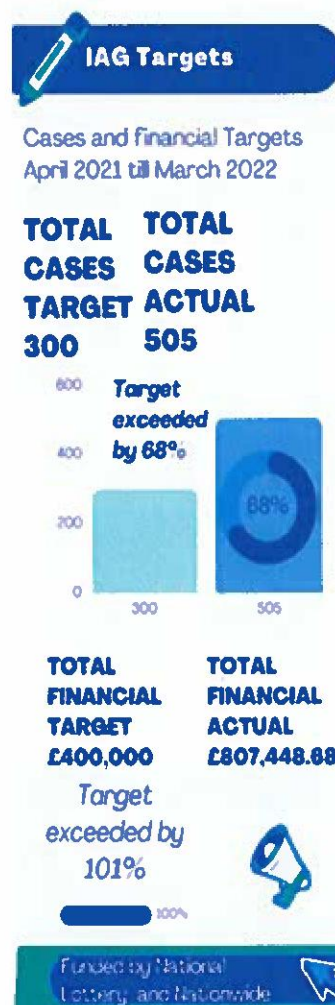
The NCA has established Strengthening Families and Welfare Services (SFWS) programme for the local community. To help and empower the Community through the Community Safety Net (CSN) Project. Our aim is to secure further funding for our South Asian Family Support Hub (SAFSH) which came to end in September 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.

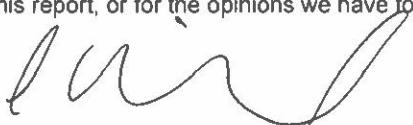
Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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	7				
Support Costs		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		<u>134,113</u>	<u>-</u>	<u>134,113</u>	<u>324,583</u>
		<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)
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	20				
Unrestricted funds:					
General fund				2,901,133	3,058,969
Restricted funds:					
Restricted Fund				<u>640,576</u>	<u>614,647</u>
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 31/12/2022 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>
Change in cash and cash equivalents in the reporting period		<u>(190,470)</u>	<u>159,489</u>
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	(39,994)	177,445
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	-	1
	<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	9,936	-
	<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	9,309	8,089
	<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	-	206,773	206,773
	<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 costs £	Totals £
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>-</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	3,998,169	120,427	74,562	14,700	4,207,858
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	1,117,890	53,171	45,678	12,793	1,229,532
NET BOOK VALUE					
At 31 March 2022	2,880,279	67,256	28,884	1,907	2,978,326
At 31 March 2021	2,920,260	11,065	38,793	2,384	2,972,502

16. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2021 and 31 March 2022	1
NET BOOK VALUE	
At 31 March 2022	1
At 31 March 2021	1

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:	% holding
Ordinary	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
------------------------------------	---	-------

22. ULTIMATE CONTROLLING PARTY

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

