

2022-2023

Nishkam Civic Association

Annual Report of the Trustees & Financial Statements

REGISTERED
CHARITY
NUMBER:
1100307



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



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

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

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

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

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

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

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

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

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

Professor Bhai Sahib Mohinder Singh Ahluwalia OBE KSG

Chairmans Message Professor Upkar Singh Pardesi OBE



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

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

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

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

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

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

Chairmans Message (continued)
Professor Upkar Singh Pardesi OBE

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

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

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

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

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

Professor Upkar Singh Pardesi OBE

The Trustees Report

The Trustees present their report with the financial statements of the charity for the year ended 31 March 2023. The Trustees have adopted the provisions of Accounting and Reporting by charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered company number

04378505 (England and Wales)

Registered charity number

1100307

Principal Address

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

Trustees

Professor Upkar Singh Pardesi, Chairman

Mr Parminder Singh Jhutti

Mr Jarnail Singh Bhinder

Mrs Pamjit Kaur Bahia

Mr Sandeep Singh Virdee

Mr Gurinder Singh Mandla

Dr Gopinder Kaur Sagoo

Mr Shaminder Singh Rai

Miss Hernam Kaur Najran

Mrs Herminder Kaur Channa

Mrs Harr-Joth Kaur Padam

Auditors

Prime Accountants

Charter House

161 Newhall Street

Birmingham

West Midlands B3 1SW

STRUCTURE, GOVERNANCE AND MANAGEMENT

Reserves policy

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

Principal funding sources

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

Fundraising

No fundraising events or activities took place in the year.

Investment policy and objectives

Apart from retaining a prudent amount in reserves, all the

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

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

Going concern

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

Pay policy for senior staff

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

Recruitment and appointment of Management Committee

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

Risk management

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

Governing document

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

Related parties

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

Global and Local issues

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

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



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

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

Key Challenges

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

What type of society do we wish to create?

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

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

Civic Engagement and Strategic Partnerships

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

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

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

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

Some of the landmark activities in local engagement have included:

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

Civic Engagement (continued)

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

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

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

Interfaith & Intrafaith

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

Interfaith

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

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

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

Intrafaith

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

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

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

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



Interfaith Activities



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



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



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



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

Strengthening Families & Welfare Services

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

The Community Safety Net (CSN)

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

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

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

New for 22-23

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

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

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

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

Our Funders



Some Key Achievements

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

The Impact of our work

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

Challenges for 23-24

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

Client Quote

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



SOCIAL POLICY WORK

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

We work with key stakeholders such as :

1- **Advice UK** and are part of the Influencing Reference Group, advocating for sustainable advice services.

2- **Access to Justice** to improve understanding and awareness of the role of the law as a tool for social justice.

3 - **Members of Centre on Household Assets and Savings Management (CHASM)** of University of Birmingham, researching financial insecurity and promoting policies to foster financial wellbeing.

4--**Financial Inclusion Partnership** (Birmingham City Council)

5--**National Academy for Social prescribing** (NASP)

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

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

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



SOUTH ASIAN FAMILY SUPPORT HUB

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

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

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

We aim to:

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

Our Funders



the Tudor trust

New for 22-23

We are local Reducing Parental Conflict champions

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

The Impact of our Work

Supported 136 families achieving the following:

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

Challenges 23-24

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

Client Quote

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



NISHKAM INTEGRATED CARE CONNECTIVITY ENGAGEMENT

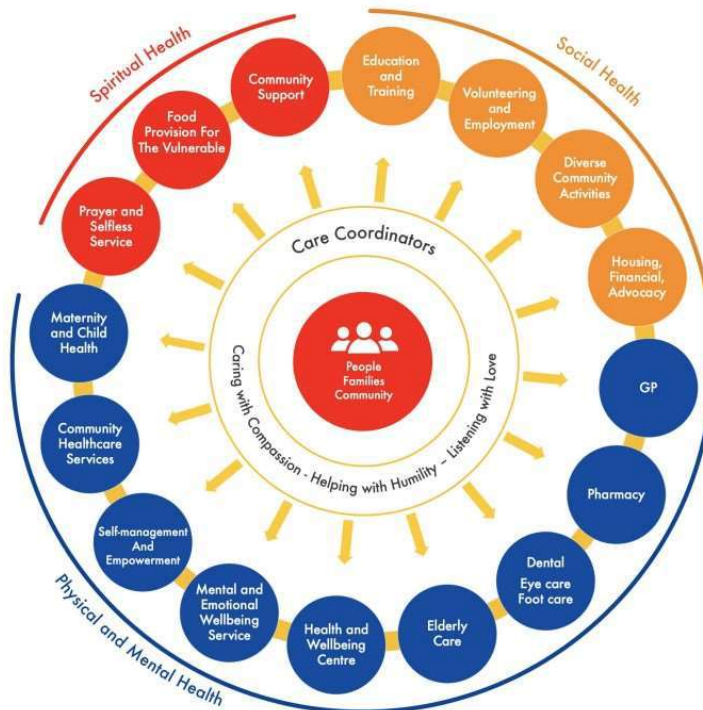
The NCA and Nishkam Healthcare Trust (NHT) have worked very closely to create a model of integrated health and social care. The core focus of each entity creates a perfect model along with other Nishkam Entities and partners. The model has been aligned to the Integrated Care System “(ICSs) are partnerships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

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

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

OUR PARTNERS

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



OUR PARTNERS

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



NISHKAM AASRA (Hope) WELLBEING RETREAT

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

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

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

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

Activities and workshops include:

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

36 regular attendees
1500 Interventions

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



Goals for 23-24

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



Conference and Events

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

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

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

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

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

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

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

c£40,000 pro bono
support services



Education, Training & Apprenticeships

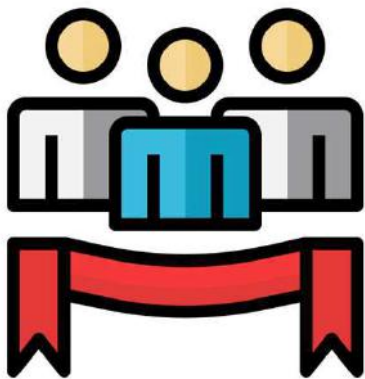
NCA has continued to deliver life skills in partnership with partners such as Sandwell College, Birmingham Adult Education Services and Skills Max.

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

This has allowed greater focus on our embryonic flag ship Apprenticeship provision.

Following OFSTED first early monitoring visit in June 2022 we recognised some strengths and areas for development. The leadership team embarked on a restructure with recognition of the need for resourcing and expertise required to ensure good quality delivery of apprenticeships.

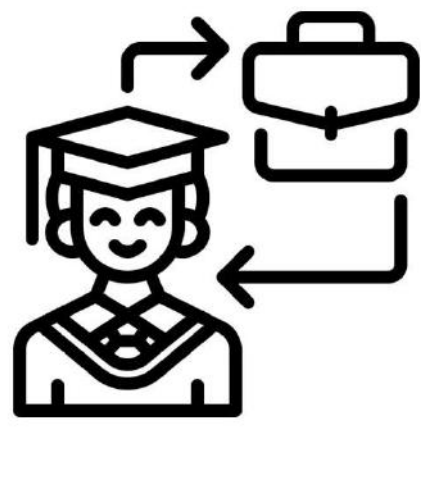
The NCA board strengthened the governance group (NETAC). Following an internal review by Governors and Senior managers, Nishkam apprenticeship began a process of restructuring, commencing October 2022 this was partially completed with the recruitment of Quality and Curriculum Manager in Feb 23 the restructure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



90% Underrepresented groups



11 Apprenticeship Standards



56 Apprenticeships





Delivered 4 workshops

- 3D printing
- Cyber security
- NFT
- Gaming

217 Attendees

15 Employers

18 New partners



Handsworth Innovation Hub

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

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

Volunteer Management & Development

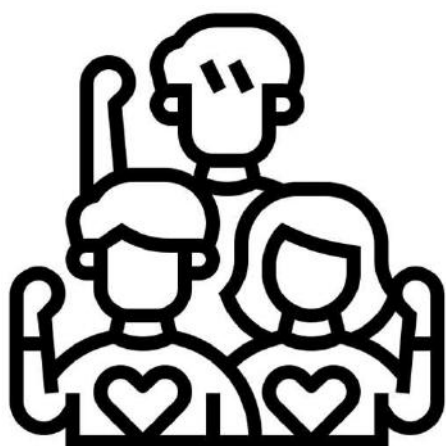
Volunteers and staff contributed over 10,000 hours values at a conservatively at £135,000

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

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

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

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



DIGITAL TRANSFORMATION

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



The following has been achieved through 22-23

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

The impact of our work?

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

What's next for 23-24?

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



Our Funders

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



NISHKAM CIVIC ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Nishkam Civic Association for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

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

AUDITORS

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

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 7/10/23 and signed on the board's behalf by:



Prof Upkar Singh Pardesi - Trustee

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

Opinion

We have audited the financial statements of Nishkam Civic Association (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

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

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

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

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

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

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

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

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

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

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

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

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

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

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

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



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

Date: 7/10/2023

NISHKAM CIVIC ASSOCIATION

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

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

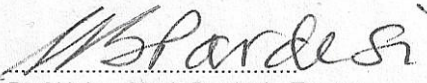
The notes form part of these financial statements

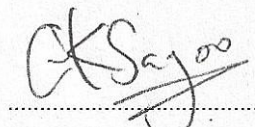
NISHKAM CIVIC ASSOCIATION

**BALANCE SHEET
31 MARCH 2023**

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

The financial statements were approved by the Board of Trustees and authorised for issue on 7/10/23 and were signed on its behalf by:


Prof Upkar Singh Pardesi - Trustee


Dr Gopinder Kaur Sagoo - Trustee

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

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

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

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

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

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

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

2. ANALYSIS OF CHANGES IN NET FUNDS

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

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs

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

Tangible fixed assets

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

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

Taxation

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

Fund accounting

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

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

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

Grants

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

1. ACCOUNTING POLICIES - continued

Grants

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

Income and Expenditure Account

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

Going Concern

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

Basic financial assets

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

Basic financial liabilities

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

Impairment of assets

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

Donated Services

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

Pension Costs

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

NISHKAM CIVIC ASSOCIATION

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

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	<u>80,632</u>	<u>102,959</u>

3. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Seminars and presentations	42,589	26,981
Learning and development	172,573	24,848
Other income	<u>2,548</u>	<u>2,695</u>
	<u>217,710</u>	<u>54,524</u>

4. INVESTMENT INCOME

	2023	2022
	£	£
Rents received	<u>47,793</u>	<u>56,406</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	2023	2022
	Charitable	Total
	Activities	activities
	£	£
Grants	<u>351,344</u>	<u>230,660</u>

Grants received, included in the above, are as follows:

	2023	2022
	£	£
Access to Justice Foundation	-	2,865
Big Lottery Fund	124,456	41,333
Birmingham City Council	5,000	4,050
Cadbury - Family Support Hub	-	25,000
DWP	25,858	6,000
Education & Skill Funding Agency	9,157	45,663
Enterprise Development	8,000	-
Eveson Trust	23,593	-
Family Trust	52,000	-
Furlough Job Retention Scheme	-	21,633
Groundwork	2,500	-
Heritage Lottery Fund	24,597	7,107
Just Jaf	12,196	-
Modality	27,321	-
National Lottery Community Fund	-	45,648
Power to Change	3,333	12,311
Sandwell & West Birmingham	-	9,936
Sport England	-	<u>9,114</u>
Carried forward	318,011	230,660

NISHKAM CIVIC ASSOCIATION

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

5. INCOME FROM CHARITABLE ACTIVITIES - continued

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

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

6. RAISING FUNDS

Other trading activities

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

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

Investment management costs

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

7. CHARITABLE ACTIVITIES COSTS

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

NISHKAM CIVIC ASSOCIATION

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

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

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

9. SUPPORT COSTS

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

10. NET INCOME/(EXPENDITURE)

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

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

11. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

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

12. STAFF COSTS

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

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

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

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

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

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

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

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
Transfers between funds	<u>4,896</u>	<u>(4,896)</u>	<u>-</u>
Net movement in funds	(157,836)	25,929	(131,907)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>3,058,969</u>	<u>614,647</u>	<u>3,673,616</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>2,901,133</u></u>	<u><u>640,576</u></u>	<u><u>3,541,709</u></u>

14. INTANGIBLE FIXED ASSETS

	Computer software £
COST	
At 1 April 2022 and 31 March 2023	<u>31,722</u>
AMORTISATION	
At 1 April 2022	8,661
Charge for year	<u>3,172</u>
At 31 March 2023	<u>11,833</u>
NET BOOK VALUE	
At 31 March 2023	<u>19,889</u>
At 31 March 2022	<u><u>23,061</u></u>

15. TANGIBLE FIXED ASSETS

	Short leasehold £	Improvements to property £	Plant and machinery £	Motor vehicles £	Totals £
COST					
At 1 April 2022	3,998,169	120,427	74,562	14,700	4,207,858
Additions	<u>-</u>	<u>-</u>	<u>4,197</u>	<u>-</u>	<u>4,197</u>
At 31 March 2023	<u>3,998,169</u>	<u>120,427</u>	<u>78,759</u>	<u>14,700</u>	<u>4,212,055</u>
DEPRECIATION					
At 1 April 2022	1,117,890	53,171	45,678	12,793	1,229,532
Charge for year	<u>39,982</u>	<u>6,173</u>	<u>7,203</u>	<u>381</u>	<u>53,739</u>
At 31 March 2023	<u>1,157,872</u>	<u>59,344</u>	<u>52,881</u>	<u>13,174</u>	<u>1,283,271</u>
NET BOOK VALUE					
At 31 March 2023	<u><u>2,840,297</u></u>	<u><u>61,083</u></u>	<u><u>25,878</u></u>	<u><u>1,526</u></u>	<u><u>2,928,784</u></u>
At 31 March 2022	<u><u>2,880,279</u></u>	<u><u>67,256</u></u>	<u><u>28,884</u></u>	<u><u>1,907</u></u>	<u><u>2,978,326</u></u>

16. FIXED ASSET INVESTMENTS

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

There were no investment assets outside the UK.

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

Nishkam Security Limited

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

Nature of business: Security provider

Class of share:	%
Ordinary	holding 25

17. SOCIAL INVESTMENTS

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

18. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

19. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

20. MOVEMENT IN FUNDS

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

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

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

20. MOVEMENT IN FUNDS - continued**Comparatives for movement in funds**

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

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

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

21. RELATED PARTY DISCLOSURES

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

Marg Sat Santokh Manufacturers

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

Guru Nanak Nishkam Sewak Jatha (Birmingham) UK

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

Nishkam School Trust

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

Nishkam Security Limited

25% owned subsidiary of Nishkam Civic Association.

Nishkam Healthcare Trust

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

Guru Nanak Nishkam Education Trust

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

21. RELATED PARTY DISCLOSURES - continued

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

22. ULTIMATE CONTROLLING PARTY

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

NISHKAM CIVIC ASSOCIATION

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

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

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NISHKAM CIVIC ASSOCIATION

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

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

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