

NISHKAM CIVIC ASSOCIATION ANNUAL REPORT 2023/24

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MESSAGE FROM LIFE PRESIDENT



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

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

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

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

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

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

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

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

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



MESSAGE FROM CHAIRMAN



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

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

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

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

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

Prof. Upkar Singh Pardesi OBE
Chairman



INTRODUCTION

ABOUT US

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

WHAT WE DO

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

WHO IS IT FOR?

Our services predominately serve all communities in the local area.



The Trustees Report

The Trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The Trustees have adopted the provisions of Accounting and Reporting by charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered company number

04378505 (England and Wales)

Registered charity number

1100307

Principal Address

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

Trustees

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

Auditors

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Reserves Policy

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

Principal funding sources

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

Fundraising

No fundraising events or activities took place in the year.

Investment policy and objectives

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

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

Going Concern

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

Pay policy for senior staff

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

Recruitment and appointment of Management Committee

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

Risk management

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

Governing document

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

Related parties

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



STRATEGIC OBJECTIVES 23/24

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

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



PERSONAL DEVELOPMENT

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

COMMUNITY & CIVIC DEVELOPMENT

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

SUSTAINABLE DEVELOPMENT

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

INTERFAITH AND INTRA-FAITH DEVELOPMENT

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

Volunteering

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

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

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

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



Civic Engagement

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

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

How →

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

Social Policy

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

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

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

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

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

Other activities driving social policy:

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

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

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

Stepchange Referral Partners - Sharing resources and training

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

INTERFAITH ACTIVITIES

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



Handsworth Community Cohesion Day

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



Handsworth and Lozells Interfaith Heritage Trail

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



Birmingham Faith Leaders Group 22nd Anniversary

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



Interfaith Week Panel

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



Faith Alliance 3-Year Strategy Launch

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



Interfaith Bike Ride

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



World Interfaith Harmony Week Peace Vigil

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



United Religions Initiative Conference

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

STRENGTHENING FAMILIES & WELFARE SERVICES

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

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



ENERGY REDRESS

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



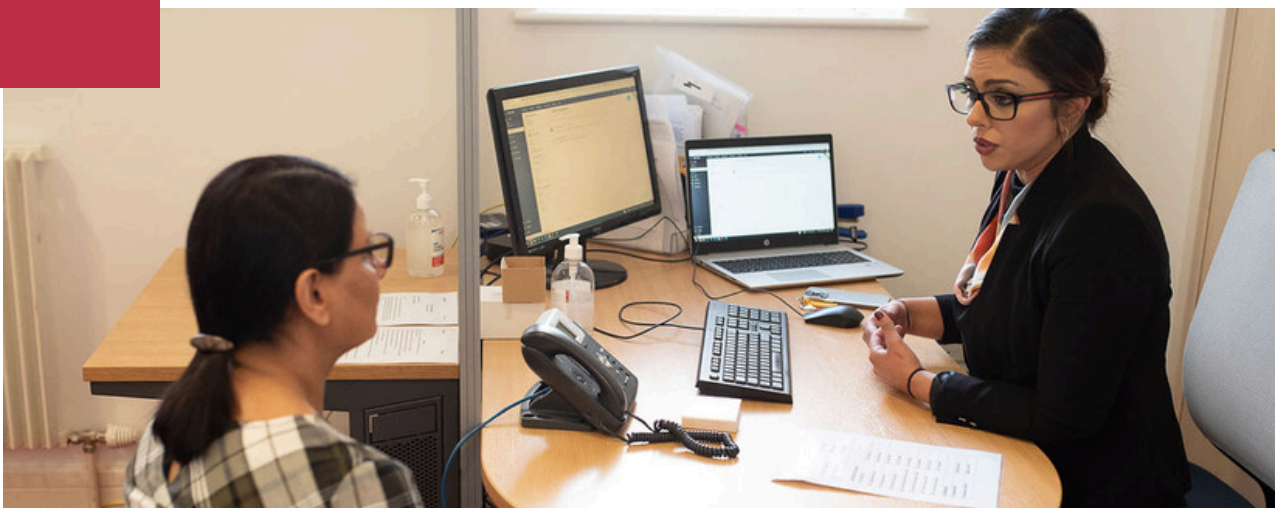
COMMUNITY SAFETY NET

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



SOUTH ASIAN FAMILY SUPPORT HUB

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



Community Safety Net (CSN)

Project Overview

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



Why we do it ?

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



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

Key Highlights - CSN

Radius Expansion

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

Target for Financial Outcomes for Clients Exceeded by 36.67%



884

Cases Opened

100%

of Clients said the project is vital for the community.

The Upcoming Year - CSN

Plans for the future



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

Challenges for 24/25

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

Funders

Supported by



Building Society



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

Client Quote

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

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



South Asian Family Support Hub (SAFSH)

Project Overview

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



Why we do it ?

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



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

Key Highlights - SAFSH

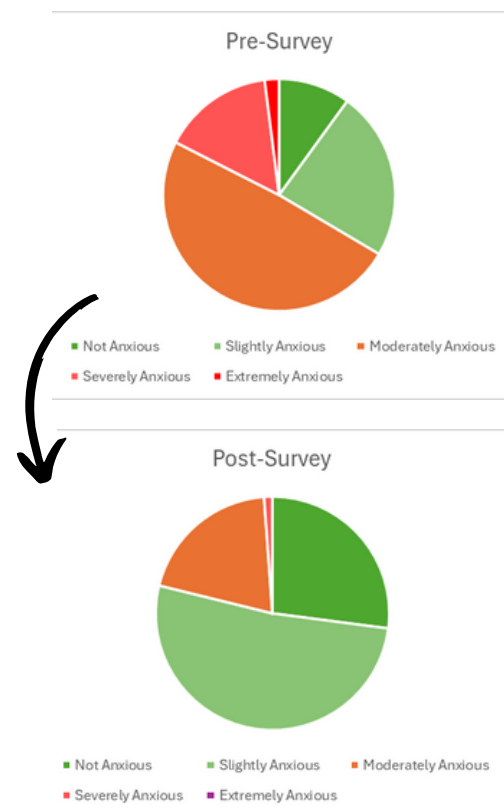
Partnership Working

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

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

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

Improvement of client Anxiety/Depression after support



185

Families Supported

35	126	24
Single Issue	Moderate	Complex

The Upcoming Year – SAFSH

Plans for the future



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

Challenges for 24/25

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

Funders

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Tudortrust



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

Client Quote

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



Energy Redress

Project Overview

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



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

Why we do it ?

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



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

Key Highlights - Energy Redress

Key stats

66

Home Visits

622

Face-to-Face
Consultations

The Upcoming Year – Energy Redress

Plans for the future



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

Challenges for 24/25

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

Funders



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

Client Quote

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



LEARNING & DEVELOPMENT

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

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



MULTIPLY

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



APPRENTICESHIPS

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

Apprenticeships

Project Overview

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



Why we do it ?

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



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

Key Highlights - Apprenticeships

Ofsted

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

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



**QUALITY OF
EDUCATION**



**BEHAVIOUR &
ATTITUDES**



**PERSONAL
DEVELOPMENT**



LEADERSHIP



APPRENTICESHIPS

GOOD IN ALL AREAS

Multiply

Project Overview

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



Why we do it ?

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



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

Key Highlights - Multiply

KPI's

Engagements **Exceeded**

Training Starts **Exceeded**

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

The Upcoming Year – Multiply

Plans for the future



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

Challenges for 24/25

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

Funders



**Funded by
UK Government**

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

Client Quotes

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

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

HEALTH & WELLBEING

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

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



NISHKAM START OF LIFE CARE

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



ASRA HUB

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



Nishkam Start of Life Care (SOLC)

Project Overview

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



Why we do it ?

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



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

Key Highlights - SOLC

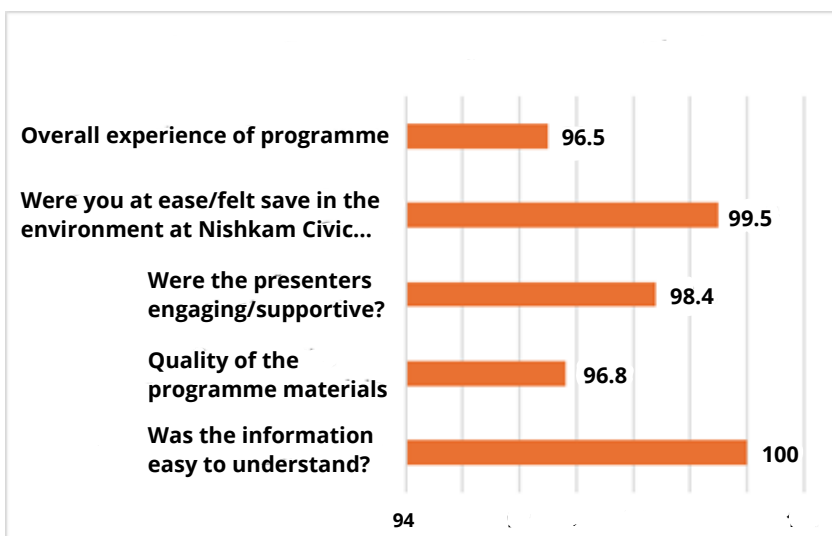
SOLC Symposium

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

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



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



370

referrals (avg of 5 per mother)

61%

Avg improvement in knowledge for each session

The Upcoming Year - SOLC

Plans for the future



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

Challenges for 24/25

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

Funders



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

Client Quotes

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

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

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

Asra Hub

Project Overview

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



Why we do it ?

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

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



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

Key Highlights - Asra Hub

Day Trips

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

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



100%

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

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

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

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

90%

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

The Upcoming Year – Asra Hub

Plans for the future

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

Challenges for 24/25

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

Funders



Client Quotes

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

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

CONFERENCE & EVENTS

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



CONFERENCE & EVENTS

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



Conference & Events

Project Overview

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



Why we do it ?

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



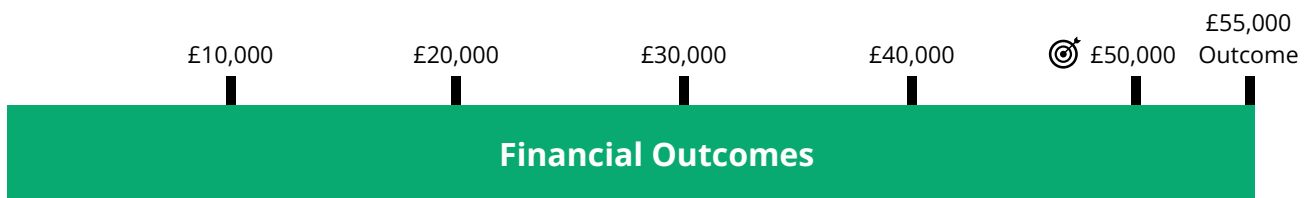
The aim of our conference and events service is to build partnerships and strong working relationships with organisations to unlock innovative avenues to collaborative working.

Key Highlights - Conference & Events

Partnerships

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

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



£18,000+

Worth of Pro-Bono Events

The Upcoming Year - Conference & Events

Plans for the future

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

Challenges for 24/25

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

Nishkam Civic Association

Company Limited by Guarantee

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

Year ended 31 March 2024

Trustees' responsibilities statement

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

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

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

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

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

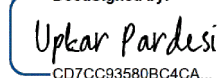
Each of the persons who is a trustee at the date of approval of this report confirms that:

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

10/28/2024

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

DocuSigned by:


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Prof Upkar Singh Pardesi - Trustee



Nishkam Civic Association

Company Limited by Guarantee

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

Year ended 31 March 2024

Opinion

We have audited the financial statements of Nishkam Civic Association (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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



Nishkam Civic Association

Company Limited by Guarantee

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

Year ended 31 March 2024

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

Nishkam Civic Association

Company Limited by Guarantee

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

Year ended 31 March 2024

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

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

Use of our report

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

Hannah Justice FCA FCCA

HANNAH JUSTICE FCA FCCA (Senior Statutory Auditor).

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

28 October 2024



Nishkam Civic Association

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2024

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


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

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


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

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

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

DocuSigned by:

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Prof Upkar Singh Pardesi - Trustee

Signed by:

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Dr Gopinder Kaur Sagoo - Trustee

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



Nishkam Civic Association

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2024

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

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2024

1. General information

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

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

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

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

Going concern

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

Judgements and key sources of estimation uncertainty

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

Income tax

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

Fund accounting

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

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Incoming resources

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

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

Resources expended

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

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

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Intangible assets

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

Amortisation

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

Computer software	-	10% straight line
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If there is an indication that there has been a significant change in amortisation rate, useful life or residual value of an intangible asset, the amortisation is revised prospectively to reflect the new estimates.

Tangible assets

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

Depreciation

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

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

Investments

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

Investment property

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Investments in associates

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

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

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

Impairment of fixed assets

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

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

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

Financial instruments

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

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

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

Debt instruments are subsequently measured at amortised cost.

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Defined contribution plans

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

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

4. Limited by guarantee

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

5. Donations and legacies

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

6. Other trading activities

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

7. Investment income

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

8. Costs of other trading activities

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

9. Investment management costs

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

10. Expenditure on charitable activities by fund type

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

11. Expenditure on charitable activities by activity type

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

12. Analysis of support costs

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

13. Net expenditure

Net expenditure is stated after charging/(crediting):

	2024	2023 (restated)
	£	£
Amortisation of intangible assets	3,172	3,172
Depreciation of tangible fixed assets	56,454	53,739

14. Auditors remuneration

	2024	2023 (restated)
	£	£
Fees payable for the audit of the financial statements	5,100	4,798

15. Staff costs

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

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

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

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

	2024 No.	2023 No.
Activities and project staff	23	17
Administrative staff	3	3
	26	20

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

Key Management Personnel

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

16. Trustee remuneration and expenses

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

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

17. Intangible assets

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

18. Tangible fixed assets

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

19. Investments

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

All investments shown above are held at valuation.

Social Investments

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

Investment in Associate

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

Nishkam Security Limited

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

	%
Class of Share; Ordinary	25

20. Debtors

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

21. Creditors: amounts falling due within one year

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

22. Deferred income

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

23. Pensions and other post retirement benefits

Defined contribution plans

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

24. Analysis of charitable funds

Unrestricted funds

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

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

24. Analysis of charitable funds *(continued)*

Restricted funds

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

24. Analysis of charitable funds *(continued)*

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

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

24. Analysis of charitable funds *(continued)*

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

25. Analysis of net assets between funds

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

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

26. Prior period adjustment

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

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

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

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

The net impact is as follows:

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

27. Financial instruments

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

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

28. Analysis of changes in net debt

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

29. Related parties

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

Marg Sat Santokh Manufacturers

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

Guru Nanak Nishkam Sewak Jatha (Birmingham) UK

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

Nishkam School Trust

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

Nishkam Security Limited

25% owned subsidiary of Nishkam Civic Association.

Nishkam Healthcare Trust

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

Guru Nanak Nishkam Education Trust

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

Transactions with related parties are as follows:

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

Nishkam Civic Association

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

30. Controlling party

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



MORE ABOUT US



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