



KARAM YOG W/N
Nottingham Teaching College

Karam Yog
(Registered charity, number 1131017)
Also known as Nottingham Teaching College
Financial statements
For the year ended 30 September 2022 (18 months account)

Page	Contents
3 - 8	Trustees' annual report
9	Independent examiner's report
10	Receipts & payments account
11	Statement of assets & liabilities
12-13	Notes to the accounts

Karam Yog

Trustees' annual report for the year ended 30 September 2022

Karam Yog Registered Charity No. 1131017 Also known as Nottingham Teaching College Address:
C/O Hyson Green Community Centre, 37A Gregory Boulevard, Nottingham, NG7 6BE.

Trustees

Amritpal Rakhra
Joginder Singh
Peter Foulkes-Mills
Baljit Ghattaora

Bankers

Nat West Bank, Basford Branch, Nottingham.

2. Governance and Management Section:

The charity operates under its constitution adopted on 16 September 2008. Trustees are appointed or reappointed at the Annual General Meeting (AGM) in accordance with constitutional provisions.

3. Aims and Objectives

Karam Yog is a faith-led, charity promoting community development and spiritual values. The charity committed to: - Advancing education and training, particularly for socially and economically disadvantaged individuals, including but not limited to the BME and Sikh communities. - Promoting health and well-being, including mental health awareness and support. - Encouraging religious and racial harmony through education and mutual understanding of diverse faiths and beliefs. - Enhancing the capacity of individuals and communities to participate fully in society. - Upholding and sharing Sikh faith values.

The charity's primary purpose is to support disadvantaged learners and advance community education through faith-aligned values. This includes delivering accredited qualifications, hosting celebratory events for learner achievement, and advocating for fairness in educational access.

In line with our governing documents, the trustees oversaw programmes that directly benefited marginalized individuals. Activities included, teaching basic skills (English, Mathematic, and ICT to adult; teaching ESOL/life in UK/ preparing for Home Office Tests, helping these people (new migrant) to integrate in UK society- citizenship agenda. Drop-in Centre for poor and disadvantage, who have no access to PC or WIFI- not only we let them use our ICT material also assist them with CV writing, interview development, provide light refreshment etc. to newly migrant community. Informal advice and guidance on immigration, welfare and domestic violence matter. Frequent activities on promoting Sikh Values, culture, language and ethics. Plus, many more activities - all delivered without external public funding and through the dedication of volunteers and staff.

4. Activities for Public Benefit:

We deliver accredited and non-accredited training programmes in functional skills (English, Mathematics, ICT), Food Safety (Levels 1–4), Health & Safety, First Aid, ESOL (including Home Office A1–C2), Teacher Training (AET–PGDE), and subject-specialist Diplomas. Our community support includes: - Counselling services and personal development for disadvantaged individuals. - ICT access and career support via a walk-in centre (CV writing, interview prep). - Cultural and spiritual engagement through events, religious education, and Seva (e.g., Langer distribution). - Health workshops: Yoga, weight management, cardiovascular care, mental wellbeing. - Diversity initiatives, afterschool tutoring, and employment-readiness programmes.

5. Summary of Achievements (2021–2022)

During the period, the charity navigated significant operational challenges, including the many unlawful disruptions to premises and operations (thefts/damages/assaults etc) to this end Trustees acted swiftly to safeguard continuity of provision and ensure that no learners were adversely affected.

Despite limited resources, with public funds or donation, the charity hosted a successful graduation and community event, which was self-funded by trustees to preserve inclusivity. Educational programmes continued, and compliance with awarding body requirements was upheld.

Over the 18-month period, Karam Yog supported over 500 individuals across Nottingham and surrounding areas. Achievements include: - Mostly free training and educational support for unemployed, vulnerable individuals, new migrants, and victims of violence. - Extensive humanitarian aid including hygiene material, clothing, food, and employment support. - Operation of a community Drop-In Centre focused on digital literacy, CV writing, and job readiness. Support for domestic violence victims, asylum seekers, and traumatised individuals. - Provision of teacher training, Food Safety courses, and GCSE/A-Level tutoring. - Mental health and health promotion workshops delivered in collaboration with other organisations. - Faith-led initiatives, including Langer, Yoga and meditation classes, and interfaith cultural events (Diwali, Baisakhi, Christmas). - Dedicated support to refugees and asylum seekers through ESOL training and pastoral care.

Summary of the main activities undertaken for the public benefit:

We organise training events/courses to advance the education of persons living in Nottingham and in the surrounding areas. We assist disadvantage individual and community by counselling, training and development. Provide specialist training, advice and counselling to victims domestic violence. Practical healthy cooking integrated with food safety level 2. Free training and humanitarian aid. Assist weak and disadvantaged children via after school club.

Promote spiritual and religious (Sikh) development; seva- food to the poor.

We provide functional skills for employment, including CV design, preparing for the interview. Access to our walk-in centre to develop their basic skills, including the use of our Internet, fax, mail, telephone systems for job hunting.

In collaboration with others, we provide accredited courses, especially to those disadvantages with health and cultural issues.

These courses are:

- Functional Skills from Entry level to level 2 in all three areas - English language, mathematics, and use of ICT.
- English for speaker of other language, ESOL, including Home Office, A1, B1, B2, C1 and C2.
- Food Safety from Level 1 to Level 4.
- Occupational Health and Safety at work from Level 1 to Level 4.
- Emergency First Aid and First aid at work.
- Teaching assistance.
- Mathematic and Literacy for teachers.
- Teacher training and teaching assistance courses from Level 3 (AET) to level 6 PGDE, include assessor and verifications.
- Subject specialist qualification teaching diploma, level 5 – Literacy, numeracy and ESOL.

We are actively promoting better health and wellbeing for people living in Nottingham and surrounding areas, by running workshops, and training and courses in: mental health, Hath Yoga, counselling, weight management, and the avoidance of cardiovascular diseases.

We promote racial and cultural harmony by organising social and cultural events where many different ethnic groups are invited.

We actively promote recruitment of students and staff which reflect the local community. At present we have staff from Muslim, Hindu, Sikh, Christian and Atheist faiths.

In 2021/22, the charity provided subsidised training and emergency financial support to a vulnerable some volunteer-learners. The support led to sustained employment and upskilling, but engagement was later lost. Trustees acknowledge the emotional and financial strain in such cases and will continue to refine safeguards to uphold charitable objectives while protecting resources.

Summary of the main achievements during the period 2021/22:

We have carried out a number of community events: to unemployed, disadvantage individuals, new migrants, victims of vicious violence/crime against most vulnerable of crime within the community free of charge, provided them with necessary support including education and training for the betterment of their lives. Provided free food, hygiene material and assisted with employment free of charge. Provided services to over 500 persons from very mixed backgrounds, ethnicity, age, gender and sexual orientation from the local community of Nottingham and surrounding areas.

The charity leased a large plot (allotment) from Broxtowe Borough Council. This had positive impact on health especially those persons who suffer from mental health issues.

Our Drop-In Centre was very popular for mature unemployed people who wished to enhance their skills (ICT, literacy and numeracy), job hunting, CV writing, tackling difficult interviews and of course net-working.

Assisted several ladies who were extremely vulnerable, and these were victims of domestic violence.

We ran several teacher trainings programmes - courses in AET, CET, DET, Level 5 ESOL Diploma, Level 5 Numeracy Diploma and also ran four courses in Food Safety at level 2.

After school clubs – assisted learners who were struggling with GCSE/A levels in science, mathematics, design & technology and English language.

We also ran ICT training for novices which benefitted senior citizens of local areas.

We ran ESOL courses for the very poor and traumatised victims of Middle East wars, and provided free refreshment (Sikh religion seva).

Assisted other groups in running workshops in health and wellbeing - mental health, cardiovascular diseases, diabetes, women health, physical exercises etc. These workshops were very well attended by a variety of people from wide range of age and eco/socio background.

Provide Langer (free food) as humanitarian cause.

Provide Regular workshops on Yoga and on meditation.

Provide Workshops and Celebration on Diwali, Baisakhi and Christmas festivals.

Our practical health and well-being programme was very popular. This programme was designed for those who cannot cook and suffer from chronic health conditions. Students on this course learned to prepare healthy starters, snacks, main meals and desserts. The course was integrated with level 2 Food Safety.

We worked closely with other voluntary and faith sectors, sharing resources, best practice, networking, NCVS, Enable, City College, Sikh Street ,

Our centre is also popular with refugee/asylum seekers, newly arrived members of the local community for advice and acquiring English language skills. If we had the finance, we would like to appoint permanent full/time staff to cater for the increased in demand.

Over years we successfully transformed the lives of numerous individuals from many different nationalities and walks of life.

We have a robust equality and diversity policy.

We believe in improving the environment and hence we participate with other organisations to reduce damage to the ozone layer.

We are seeking volunteers and donors to support our charity's noble causes.

Delay in account:

Delays in finalising this 18-month report (1 April 2021 – 30 September 2022) were due to exceptional circumstances, including the sudden loss of a dedicated volunteer (a former trustee) who had assisted with our accounts, and multiple serious incidents affecting charity operations and property. One particularly distressing event involved the abrupt eviction from our premises with only one hour's notice, allegedly citing health and safety concerns. This resulted in the loss or unaccounted disposal of charitable assets exceeding £45,000. These included educational materials, office equipment, and items of spiritual and cultural significance. Despite repeated written and verbal communication with Nottingham City Council officers, efforts to recover these assets remain unresolved. Our teaching/prayer room was subject to desecration during an incident we believe to be motivated by hate

crime. Security footage existed but was not shared with us, citing GDPR, a position we respectfully contest given the nature of the damage and its impact on a faith-based charity. We acknowledge that the wider Council has supported community initiatives; however, our concern is directed at specific officers whose actions severely disrupted our charitable activities and undermined community trust. We continue to seek proper resolution and restoration of assets, and hope future partnerships will reflect due care and respect toward faith-based charities serving vulnerable populations. We affirm that Karam Yog operates in areas of social deprivation and crime, serving disadvantaged individuals regardless of faith or background, and deserves equitable treatment and access to secure, functional facilities.

Financial Review

This accounting period covers 18 months, from 1st April 2021] to 30th September 2022 due to a transitional change in reporting cycles. Although the annualised average income is below the statutory threshold, the total gross income for the full period exceeded £25,000. In accordance with Charity Commission guidance, the trustees have ensured that the accounts were independently examined to maintain full compliance and uphold best practice.

The charity has maintained a reserves policy designed to protect stakeholder assets, particularly in relation to long-term premises goals. All expenditure has been carefully monitored, with trustees personally contributing time and resources to maintain operations.

Plans for the Future

Trustees are actively working towards securing permanent premises that align with the charity's mission and serve its learners long-term. Should the planned purchase not proceed, stakeholder funds allocated to this goal will be transparently refunded.

The charity remains committed to celebrating volunteer contributions, uplifting disadvantaged learners, and protecting institutional integrity through responsible governance.

The charity's policy on reserves

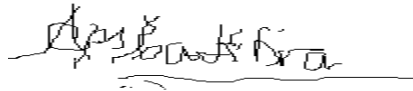
The charity aims to maintain sufficient reserves to meet its fixed and variable overheads for a minimum period of three months. This ensures continuity for learners on long-term programmes (e.g., DET) and enables compliance with examination board requirements. A minimum operating reserve of £5,000 is maintained for this purpose. In addition, the charity holds a restricted fund of approximately £20k, contributed by key stakeholders, earmarked specifically for potential premises acquisition. These contributions are not donations but provisional stakeholder capital, reserved solely to secure the charity's long-term independence and operational stability. Should the premises purchase not proceed or prove unfeasible, the charity commits to returning the funds to the rightful contributors in full. This policy ensures transparency and protects the interests of those who support the charity's future development. Karam Yog continues to operate without public funding or recurring donations. Our resilience is made possible entirely through voluntary trustee contributions, stakeholder support, and deep community involvement.

Trustee Contributions & Community Graduation Event

Karam Yog remains wholly independent of public grant funding. Our initiatives are powered by the dedication of trustees and volunteers who not only give their time but also personally fund many activities. A notable example is the community graduation event held in May 2022. Organised entirely

by trustees, it welcomed current and former learners, examination board representatives, local council officers, and community leaders. The event filled the hall to capacity and was a celebration of educational achievement, dignity, and community unity. One trustee personally contributed over £1,000 to cover venue decoration costs, refreshments, gowns, certificates, photography, and entertainment. Every attendee received free food and a warm welcome. The event reaffirmed Karam Yog's ethos: inclusive service, empowerment through education, and building bridges across cultures and faiths. Such events are not just symbolic — they reflect the charity's deep grassroots engagement and the trustees' unwavering commitment to transforming lives, even without public or grant support.

Signed on behalf of the charity's trustees:



Signed _____ Date 23rd July 2025.
Amritpal Singh Rakhra , Trustee

Karam Yog
Trustees' annual report
for 18 months, year ending 30th September 2022.

Independent examiner's report on the accounts.

I report on the accounts of the charity, which are set out on pages 9 to 13.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement:

My examination was carried out in accordance with general Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records.

It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Date:

28/07/2025

Name

Gabriel Busayo Salam

Relevant Professional qualification(s) or body (if any): CIMA - 402297538

Address:

5 Brentnall Court, Kirk Close, Beeston, Nottingham NG9 5E2

Karam Yog
Receipts & payments account (18 months)
for the year ended 30 September 2022.

Receipts & Payments account for the 18 months period ended 30th September 2022.

These accounts cover an 18-month period due to a transitional change. As such, comparisons with the previous 12-month reporting period were not included, to ensure consistency and clarity in financial presentation.

To nearest £.

Tuition fees and services*:	£23, 813.
Donations	
Loan	
Subtotal	£ 23,813.

Assets and Investment Sales, etc

Total Receipts	£ 23, 813.
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* (Total receipt into the bank is £26,813, however £3,000 out of it represents refund of excess payments made in the period. As a result, we have reported the net figure of £23,813).

Payments.

1. 1 Equipment:	£895
2. 2 Examination board and compliance :	£3182.
3. Humanitarian support & outreach (Covid)*:	£7,524.30.
4. Delivery (tutors/volunteers): Pending Inv.	
5. Insurance and DBS:	£ 486.08
6. Maintenance :	£75.34.
7. Services (phone and Internet) :	£712.73.
8. Training material & Stationary :	£1,156.90
9. Utility & Rent :	£7,849.00.
10. Horticulture :	£ 61.83.
Subtotal :	£21,943.

Asset and Investment purchases, etc

Total Payments :	£ 21,943.
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* (Total cash outflow for Covid related activities in the period is £10,524, however £3,000 out of it was refunded as excess payments. As a result, we have reported the net figure of £7,524.3 as seen in number 3 above).

Net of Receipts/(payments) :	£1,880.
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Cash assets;

Bank account : **£17,603.**

Charity Assets :
Assets:

ICT , stationary, Cooking items, and books **£3,000.00 approx.**

Liabilities:

Independent Examination;

Provision for course fee refund/expenses- the Charity is liable to refund £5,000 in case we can not continue to deliver the course.

Notes:

All activities are funded through stakeholder contributions and trustee donations. No public or grant funding was received during this accounting period.

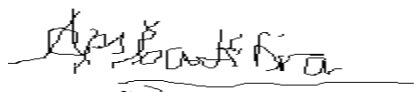
In kind donation by Joginder Singh, Peter Foulkes-Mills of purchases books, grocery, and stationery for poor and homeless students/persons.

In this 18-month trustees and volunteers donated 1,000's of hours to the charity's noble causes.

Closing Statement:

Rooted in Sikh values and guided by Seva (selfless service). Karam Yog remains devoted to transforming lives through compassion, education, and community action.

Following table outlines income and expenditure during the charity's 18-month reporting period. It is provided to support transparency and illustrate operational rhythm.



Trustee Amritpal Singh Rakhra 23/7/2025

18 months Account Summary 1/4/21-30/9/22.			
	12 Months	6 Months	18months
Category	1/4/21-31/3/22	1/4/22-30/9/22	1/4/21-30/9/22
1 Equipment (capital)	0.00	-£895.19	-£895.19
2 Examination Board and compliance	-£2,216.0	-£965.80	-£3,181.80
3. Humanitarian Support & Outreach.	-£7,202.10 (covid)	-£322.20	-£7,524.30
4 Delivery cost	Pending Invoice payment		
5 Insurance & DBS	-£194.42	-£291.66	-£486.08
6 Maintenance	-£61.39	-£13.95	-£75.34
7.Telephone, Webhosting and Broadband	-£445.94	-£266.79	-£712.73
8.Training Material & Stationary	-£884.26	-£272.64	-£1156.90
9. Utility & Rent	-£6,549.00	-£1,300.00	-£7,849.00
10. Tuition & Services.	£10,444.50	£13,378.99	£23,823.49
11. Horticulture.	-£51.33	-£10.50	-£61.83
12 Miscellaneous			
Incoming (Receipts) for 18 months			£23,823.49
Outgoing (Payment) for 18 months			-£21,943.17
Difference (Net of receipts/(payments)			£1,880
Opening Bank Balance			£15,723.00

Closing Bank Balance	£17,603.00
Difference from opening and closing -(Net of receipts/(payments)	£1,880.00

These financial statements are accepted on behalf of the charity by:



Signed _____ Dated 23/7/2025
Amritpal Singh Rakhra, Trustee