NISHKAM HEALTHCARE TRUST

England & Wales · Charity number 1154295

Details

Other names	NONE
Status	Registered
Legal form	Charitable company
Company number	08339604
Registered	2013-10-21
Register	View on the Charity Commission register

Contact

Address	Nishkam Healthcare Centre 21 Soho Road Handsworth Birmingham B21 9SN
Phone	07812732857
Email	info@nishkamhealthcaretrust.com
Website	www.nishkamhealthcaretrust.com

Activities

Objects: THE CHARITABLE PURPOSES OF THE COMPANY ARE THE RELEIF OF SICKNESS AND THE PRESERVATION OF HEALTH AMONG PEOPLE RESIDING BOTH PERMANENTLY AND TEMPORARILY IN BIRMINGHAM AND ITS ENVIRONS BY IMPROVING THE HEALTH AND THE WELL-BEING OF THE COMMUNITY THROUGH THE PROVISION OF AN INNOVATIVE APPROACH TO HEALTHCARE WHICH BRINGS FAITH-INSPIRED, VALUES-LED CARE INTO CLINICAL PRACTICE, WHILE EMPHASSING PREVENTION, HEALTH AND PATIENT EMPOWERMENT.

Activities: The development of healthcare facilities in form of cultural healthcare provision.

Classification

- **How:** Provides Services
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives
- **Who:** Elderly/old People, The General Public/mankind

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Geography

- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£151,296	£174,322	-	-
2024-03-31	£1,519,611	£1,676,299	£676,540	16
2023-03-31	£1,374,747	£1,385,513	£814,405	14
2022-03-31	£1,631,649	£1,314,620	£825,171	13
2021-03-31	£1,159,980	£1,140,618	£508,142	15

Trustees

Name	Role	Appointed
Dr MANVIR KAUR KALIRAI	Chair	2013-03-13
Dr BRINDER SINGH MAHON		2013-03-13
Dr SARABJIT SINGH CHANDAN		2013-03-13
Paul Warwick Jennings		2021-12-01
RANJIT SONDHI		2013-03-13

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NISHKAM HEALTHCARE TRUST

England & Wales - Charity number 1154295

Accounts

REGISTERED CHARITY NUMBER: 1154295
REGISTERED COMPANY NUMBER: 08339604

nishkam Healthcare Trust

ANNUAL REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS 2024-2025



Our vision

We are working towards reducing health inequalities by a new consciousness founded on deeply held and widely shared human values, strengthened with cooperation and collaboration. We envisage that empowering people with these human values will translate into healthier individuals, families and communities.

By 2030 we hope to see the people of West Birmingham achieving a step-change towards healthy lives, socio-economic empowerment, and caring communities, through investment, innovation and connection. This will coincide with the United Nations 17 Sustainable Development Goals, specifically Good Health and Wellbeing (3), Reduced Inequalities (10) and Partnerships for the Goals (17).



Our mission:

Infusing deeply held and widely shared values-led care into clinical practice, resulting in prevention, healing and patient empowerment; improving the health and wellbeing of the community.

How we work

nishkam Healthcare Trust

- **Integration of faith & prayer** within healthcare services reflecting the Handsworth population
- Emphasis on the importance of **going beyond oneself** in order to provide compassionate care
- A person-centred holistic primary care centre which **seamlessly integrates GP services with other primary & communi services** in the same location
- **Provide education and training** to develop and encourage new generations of local healthcare professions and support existing healthcare professionals
- Continue to work with key NHS, educational & community stakeholders to **develop partnerships & pathways** for the benefit of the community

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A Unique Approach

The Nishkam Healthcare Trust brings together experienced medical professionals who are passionate about serving their community. The emphasis is placed around lovingly listening to the concerns of people and striving to address the root cause of disease through emphasis on prevention and patient empowerment, whilst still offering treatment where this is needed. The incorporation of faith-inspired values with medical care practices creates a holistic approach to healing and the long-term wellbeing of the community.

Selfless service for the greater good underpins the work being delivered within the organisation. It is a self-reliant, self-helping, community-led initiative, which aims to reduce the burden upon the government and public institutions, including the NHS. It has been delivering services and collaborating with community orientated organisations in order to support the health needs of the local area at time when public institutions face the pressures of increasing patient care demands and declining resource availability.

Health professionals are expected to act and deliver with:

- Compassion
- Benevolence (inclination to perform kind, charitable acts)
- Humility and tolerance
- Altruism (selflessness)
- Professionalism and Clinical Excellence

A key part of the mind-set is to strive for 'Sarbat da Bhalla' - the goodwill, good wishes and welfare of all.

1. Values-based healthcare gives importance to the healthcare journey as well as the objective health outcomes, thereby helping to provide a holistic approach to wellbeing and the relief of sickness.

2. The ethos of volunteering encourages and enables the community to contribute to the caring for vulnerable groups including the elderly and young.

3. Builds capacity of individuals, families and local communities to be self-sufficient

4. Empowering and cultivating an interest in patients and the public to lead healthy lives through working with them on health education and ill-health prevention.

5. Caring with dignity, respect and humility for all those who need it regardless of background, race, religion or culture.

Our future model is based around an integration of services focussing on a high quality of care, delivered with compassion and benevolence.



Nishkam Healthcare Trust was registered as a charity in 2012. The Trust aims to serve the local community and address health inequalities through the approach described above. This community-led initiative provides a platform for cultural sensitivity and bespoke local healthcare solutions through collaboration with neighbouring stakeholders.

TRUSTEES' REPORT

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2025. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

REFERENCE AND ADMINISTRATIVE DETAILS

Incorporation

The charitable company was incorporated on 21 December 2012

Registered Company number

08339604 (England and Wales)

Registered Charity number

1154295

Principal Address

21 Soho Road, Birmingham, B21 9SN

Current Trustees

Mr Ranjit Sondhi
Dr Brinder Singh Mahon
Dr Sarabjit Singh Chandan
Dr Manvir Kaur Hayer
Mrs Gianjeet Kaur Hunjan (Appointed 7 August 2024)
Mr Paul Warwick Jennings

Trustees served during the period

Prof Steve Fields (Resigned 23 September 2024)

Auditors

BSN Associates Ltd
3B Swallowfield Courtyard,
Wolverhampton Road
Oldbury
B69 2JG

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a charitable trust.

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 risks.

At the time of approval of the report, the auditors are not aware of any relevant audit information and all appropriate steps have been taken to establish this. The Charity has taken advantage of the small companies exemption.

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 the accounts were approved and conclude there is no uncertainty relating to going concern

Investment policy and objectives

The Charity's principal initial objective is to facilitate the provision of personalised, culturally-sensitive healthcare and its investment policy is to defray the income received in providing investment in Nishkam Pharmacy Limited (21 Soho Road), NPVR Limited and Nishkam Dental Care Limited.

The charity does not propose to build a substantial investment portfolio as the funds raised are to be expected as achieving the objectives of the charity.

Pay policy for senior staff

The directors consider the board of directors, who are the Trust's trustees, and the senior management team comprise the key management personnel of the charity of directing and controlling, running and operating the Trust on a day-to-day basis. All directors give of their time freely and no director received remuneration in the year.

The pay of senior staff is reviewed annually and normally increased in accordance with average earnings

OBJECTIVES AND ACTIVITIES

Significant activities

The principal activities during the year included addressing the health needs of the local community through free, accessible health screening, patient education and the invaluable role of volunteer healthcare professional in fostering public health.

Trustees

Ranjit Sondhi CBE, Has served extensively on national regulatory and governing bodies including the Commission for Racial Equalities, the BBC, the National Gallery, the Criminal Cases Review Commission and Guide Dogs for the Blind. He was Chair of the former Heart of Birmingham PCT, vice-chair of the former Sandwell and West Birmingham Clinical Commissioning Group (CCG), and lay member of the former Black Country and West Birmingham CCG. He is also a senior lecturer at the University of Birmingham.

Mrs Gianjeet Hunjan A qualified accountant, Gianjeet has more than 30 years' experience working in the NHS. She started her career at Sandwell Health Authority and has held various senior finance roles. She is passionate about our National Health Service and has previously been a Non-Executive at Sandwell and West Birmingham and Solihull Mental Health NHS Foundation Trust, and the Royal Orthopaedic Hospital NHS Foundation Trust.

Dr Brinder Singh Mahon OBE Consultant Radiologist, at the University Hospitals Birmingham NHS Foundation Trust, and CEO of the board for the Nishkam School Trust.

Dr Sarabjit Singh Chandan, MBBS A locum general practitioner, past director of a GP locum agency.

Dr Manvir Kaur Kalirai MBChB, PhD Consultant nephrologist at the University of Birmingham

Mr Paul Warwick Jennings, CEO at NHS Warwickshire Has 40 years of experience across a range of NHS organisations, including critical care and services for older people, was made a Fellow of the Faculty of Public Health in 2010 for his work to address inequality in health and social care. He supported the Extra Care Charitable Trust, which offers unique lifestyle opportunities for care and residential home residents for ten years, with three years as Chair. He led the Chief Executive's Group for Health and Local Government across Birmingham and Solihull and was at the forefront of a merger of three Clinical Commissioning Groups to create the largest CCG (now BSOL ICS) in England. In addition, he is the present Chair of Hospice UK, and a director at St Giles Hospice, and Welcome Wellbeing CIC.

ACHIEVEMENT AND PERFORMANCE
FINANCIAL REVIEW

Reserves policy

The present level of funding is adequate to support the continuation of the current activities.

Principal funding sources

During the period the Charity generated income of £151,296. The Charity expensed a total of £174,322, leaving a net loss of £23,026.

Total reserves at the balance sheet date were £612,919, which the Trustees consider to be adequate to continue the Charity's ongoing objectives

Public benefit

NHT carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who attend the NHT site and the wider communities it serves. The specific benefits for the public may be summarised in the following way.

Grant making policy

The Trust has established its grant making policy to achieve its objects for the public benefit, specifically the provision of healthcare. The immediate beneficiary of the current grant making policy is Nishkam Civic Association to enable the Charity to effectively support the Start of Life Antenatal care programme.

The Nishkam Start of Life Care project is a community-led initiative in Birmingham that empowers future parents through antenatal classes, health education, and family support to give children the best possible start in life, while breaking cultural barriers and fostering lasting well-being.

Through collaboration between Nishkam Healthcare Trust and Nishkam Civic Association, it aims to break cultural barriers, empower parents, and promote lasting health and well-being in the community.

We review the grant making policy annually to ensure it reflects the charity's objects and therefore advances public benefit and healthcare.

Trustee Inductions

Trustees are invited to attend training sessions to familiarise themselves with the operations of the charity. As part of their induction, new trustees will also be provided with detail of their legal duties and a trustee guide, which will be critical to helping run the charity effectively.

Further detail is shared to enable the trustee to understand the charity's purpose and values, the manner in which the charity achieves these values and any additional filing requirements.

Regular trustee meetings are held where trustees will share knowledge amongst eachother and provide an update in line with the latest requirements of their role. Trustee meetings will also provide detail on the charity's plans, the charities current financial position and any risks the charity faces.

Nishkam Pharmacy (21 Soho Road and Villa Road)

The Nishkam Pharmacies continues to prioritise health promotion and work closely with the wider health team to offer health screening events with free health checks and lifestyle advice.

The pharmacies continue to provide Pharmacy First services as well as other NHS services along with private services. This offers a quick access to care without need for a GP appointment or attending A & E for common ailments. Therefore, giving the local community easy access to care. The team continues outreach work to serve local care homes and conduct regular medication reviews and training to care home staff.

Community Value

The Nishkam Pharmacies have continued to provided seasonal vaccinations which includes flu and covid vaccines to help immunise the large population of the community locally. Pharmacies provide the hypertension case finding study this is to help find patients with undiagnosed hypertension to ensure they are captured early to help prevent issues further on.

Working alongside universities to provide placements to students in a community pharmacy setting offering hands-on patient experience to a diverse patient population.

Key Challenges, Value- add and new opportunities

The rapidly increasing cost of drugs is impacting sustainability, continuing issues with drug shortages and supply chain disruptions impacted the ability to provide essential medications.

New Opportunities

Expansion of clinical services such as private anti-fungal treatments for patients with fungal treatment offering quick access to care without the need for a GP appointment. Positioning the pharmacy to become central hubs for a range of patient health needs, offering advice, support and services at the heart of the community.

Value- add

We have a team of 12 Professional Pharmacists who selflessly dedicate their time and professional services to support both Nishkam Pharmacies and the local community. This conservatively contributes to £9,000 giving a total of 300 hrs of volunteer time.

Next Steps

The NHS plan is for Pharmacies to become hubs and bring more health and care services closer to people's homes. With a focus on prevention, managing long-term conditions, and addressing health inequalities through tailored NHS Services and private services such as Travel clinic, weight management clinic, screening for conditions like hypertension and diabetes. Introducing a digital platform (App) to allow patients to order online and receive regular updates of medication status.

Nishkam Pharmacy Volunteers and staff members across the two pharmacy sites.





2 Volunteer Directors

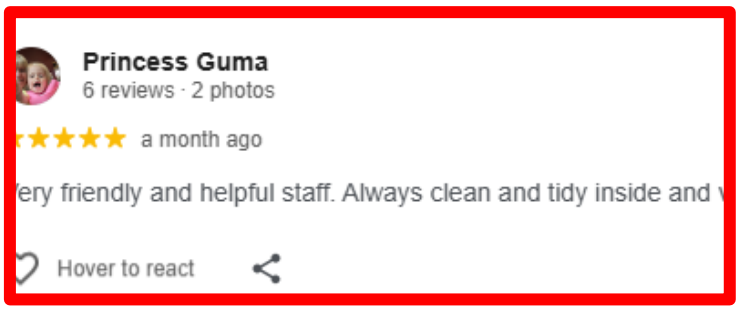
12 Volunteer Pharmacist

2 full time pharmacist & 1 part-time pharmacist

3 full time dispensers & 2 part time dispensers

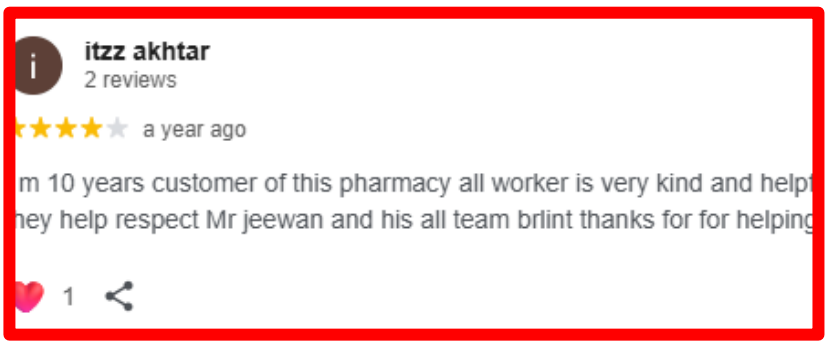
2 part-time locum dispensers

Feedback from customers that access the Pharmacies









Nishkam Dental Care

Community Value

Nishkam Dental Care is built entirely on the principle of Sewa (selfless service). Every weekend, our dentists and support teams commit 100% volunteer hours, ensuring that high-quality dental care is accessible to those who need it most. This unique model directly addresses health inequalities, particularly for individuals and families who might otherwise struggle to access or afford dental treatment.

The team operate on a “pro bono, pay-what-you-can” scheme. Those with limited means contribute what they can. Those in a stronger financial position have the option to give a little extra, which helps balance costs and sustain the service. This approach ensures fairness, dignity, and inclusivity — making sure no one is excluded from essential oral healthcare due to financial hardship.

The team also play a proactive role in community health screening days, where our volunteer teams provide Oral health checks to detect early signs of gum disease, tooth decay, and oral cancer. Preventative advice on brushing, diet, and oral hygiene, tailored to local community needs. Referrals for further treatment where required, helping connect people to the right care pathway early.

Nishkam Dental Care actively supports Antenatal start-of-life care sessions providing specialist advice to expectant mothers on the importance of oral hygiene during pregnancy, reducing risks such as gum disease. Educating families on early childhood oral health, including teething care, bottle feeding practices, and the prevention of early decay.

The model is driven not by financial gain but by love, compassion, and community spirit. Nishkam Dental Care exists to serve people, not profit. This value-led approach reflects our core ethos: healthcare is a human right, not a commodity.

At the same time, the services support the NHS by easing pressures on local practices and urgent care services. By providing preventative and emergency dental care in the community, helping to reduce the strain on overstretched NHS resources while promoting long-term oral health.

Nishkam Dental Care

Nishkam Dental Care (NDC) is a volunteer led service managed and delivered by highly professional and dedicated dentists offering a part-time fully fledged dental clinic providing definitive long-term care for the local community. Patients are not assessed for affordability but have the option of contributing what they can afford.



Staff: 2 nurses (part time on PAYE); 7 volunteer dentists.



• Approx 700-900 new and existing patients are seen a Year



A full range of services are provided with some specialist services also offered such as endodontics, prosthodontics, sedation and oral surgery. There has been continued investment in equipment and materials to ensure the services being provided are cutting edge and of the highest quality.



• Running costs are approximately £1000- 1500 a month but can vary depending on complexity of treatment and how much NDC needs to subsidise. There are also, voluntary donations of materials from the dental community.



• Savings are approximately £50,000 to £65000 per year.

Nishkam Mental and Emotional Wellbeing Service

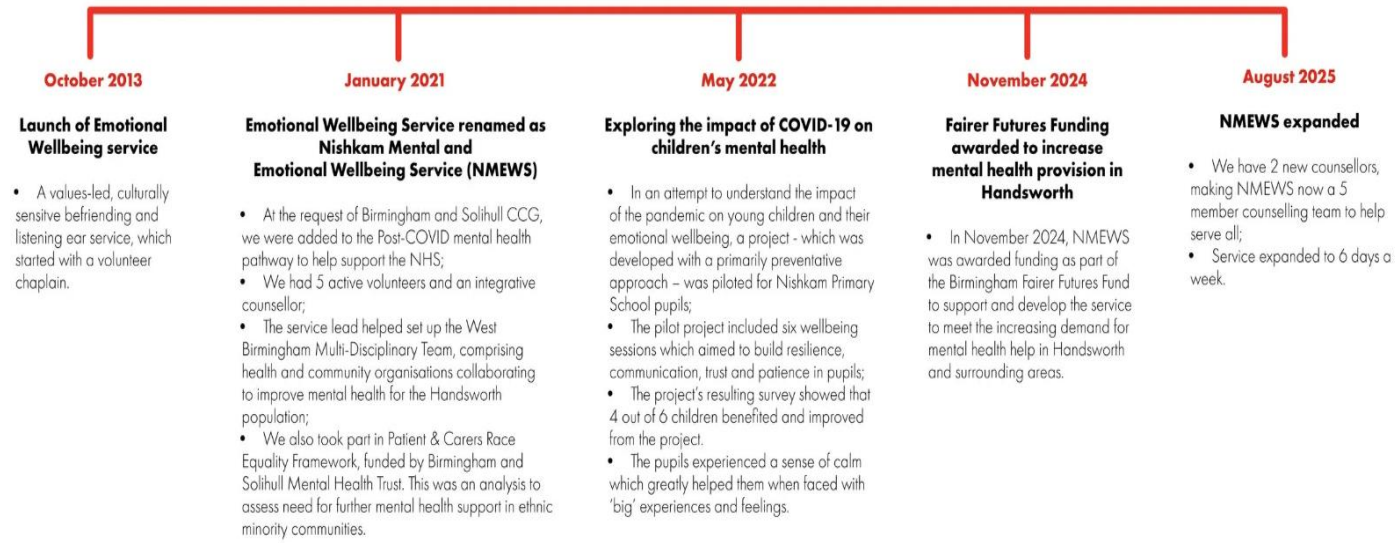
The importance of good mental health provision: Good mental health is a basic right for all – it is now widely recognised that people with serious mental illnesses die on average 15-20 years earlier. In areas of deprivation and poverty, mental health problems are often under-recognised, under-diagnosed and inadequately managed. Preventative care is the solution – by working in communities to help people with lower-level mental health problems, we can prevent more serious problems further down the line, as well as reduce the overall burden on healthcare systems. However, mental health cannot be treated in isolation but rather in conjunction with physical health problems, as well as the wider determinants of healthcare such as poverty, poor housing and poor nutrition. This requires integration between organisations, services and the creation of new innovative pathways.

About the service: Nishkam Mental and Emotional Wellbeing Service - one of the key services delivered by Nishkam Healthcare Trust - infuses faith-inspired wisdom with clinical excellence to deliver counselling for adults with mental health needs, serving people of all backgrounds and faiths in multiple languages. The service has found a unique space, supporting those with low to moderate mental health needs, complementing existing NHS services. Due to multiple pathways developed within the local NHS framework, Nishkam regularly receives referrals from those who would not normally access mental health services. Counsellors have flexibility in the number of sessions, offering up to 10 sessions and sometimes beyond. The service is integrated into other neighbourhood services such as housing, benefits and debt support.



Next steps: The service has recently been successfully awarded the Fairer Futures Fund (Birmingham & Solihull Integrated Care System) in partnership with Birmingham & Solihull Mental Health NHS Foundation Trust. This will allow continuation, expansion and further development of the service. It will also allow this vital community service to become further integrated within local NHS systems.
The service has found a unique space, supporting those with low to moderate mental health needs, complementing existing NHS services. Due to multiple pathways developed within the local NHS framework, Nishkam regularly receives referrals from those who would not normally access mental health services.
Our mental health team is made up of 3 counsellors and psychotherapists.
We offer weekly 6 to 10 counselling sessions with a counsellor, either in person centred counselling, integrative approach or inner child therapy.
The sessions are face-to-face or can be offered over the phone or online.

Our story



Healing with forgiveness

NMEWS is focuses on healing the self with forgiveness and compassion, in line with the Peace Charter for Forgiveness and Compassion, which was developed over a decade of international dialogue and consultation, and first launched at the Religions for Peace International Conference in 2019.

Total Number of Staff

2 paid counsellors	1 trainee counsellor	1 admin support	1 consultant Psychiatrist volunteer
	1 GP volunteer service lead	1 Strategic Spearhead Volunteer	

Future Plans

Recruitment of another paid counsellor, one trainee counsellor and one Psychology student on placement to support the administration of the service, bringing the team to 6 operational staff. We are expanding the service to group wellbeing sessions and to implement the guidance to offer chaplaincy service under the NMEWS umbrella.

Quotes from clients:

"It is an excellent service. Everybody should receive this service, so they can go further in their life, and they can follow that path. They think it's difficult, it's not difficult. It so easy. It's in our mind, if there is a will there is always a way. Universe always helps those people, who follow the right path."

"I would like to say thank you to my counsellor and thank you to Nishkam healthcare trust."

Health Awareness, Education and Screening at the Nishkam Healthcare Centre and Outreach Work

The Nishkam Health Screening Days are vital initiative, addressing the health needs of the local community through free and accessible screening. The events not only identify new cases but also facilitates necessary medical referrals and an urgent admission, thereby contributing significantly to the overall well-being of the attendees. The success of the event highlights the importance of community health initiatives and the invaluable role of volunteer healthcare professionals in fostering public health.





Future Initiatives

Given the significant health findings from the Nishkam Health Screening Day, including numerous undiagnosed conditions and urgent referrals, we aim to conduct monthly screening days. These regular events will provide ongoing, accessible health assessments, enabling early detection and management of health issues. By offering consistent screenings, we seek to improve health outcomes and enhance the overall well-being of the community.

Community Health Screening Impact

Events & Resources

5
Health Screening Events

28
Volunteers (Doctors. Pharmacists, Nurses, Dentists, Admin)

Approximate Resource Cost:
£17,000

Community Reach

224 attendees from local commumunity. Majority of Asian and Afro-Caribbean ethnicities

Key Health Outcomes Identified

20 Newly Diagnosed Hypertension Cases

30 Raised Blood Pressures in Existing Hypertensive Patients

5 Newly Diagnosed Atrial Fibrillation (AF) Cases

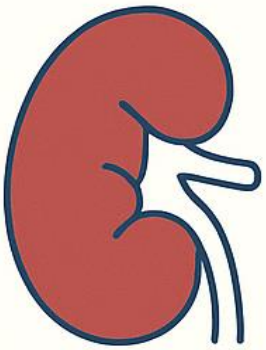
4 Urgent Admissions Required

BOTTOM LINE / KEY IMPACT

61 new or unmanaged health issues identified, 4 urgent admissions prevented potential emergencies

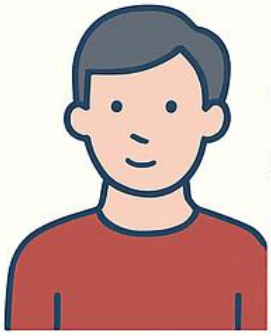
WORLD KIDNEY DAY

Thursday 13th March 2025

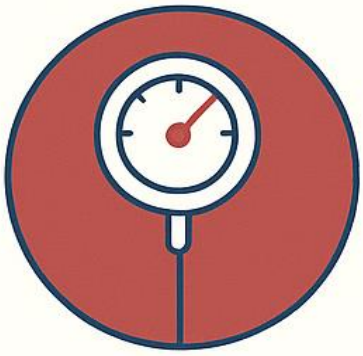


15 people were seen

Age ranging from 51-81 years old



The youngest seen on the day was a male 41 years of age



Blood pressure readings were quite elevated



Advice given was around lifestyle including well-balanced diet and hydration to reduce cardiovascular risks



Eight patients were advised to see their GPs for review regarding their blood pressure, and changes on their medication doses



Good support from GP, where referral of one patient to see their GP who is diabetic and experiencing pain on her foot

Information leaflets regarding hydration and nutrition were also given to patients



Nishkam Health Screening Events















Post-natal Service

Post-natal Pilot Programme Friday 8th August 2024

This service integrates part of the Nishkam Start of Life Antenatal care wrap around service to support mothers and babies in the postnatal period, through faith-inspired values-led educational and empowerment sessions.

This is an innovative programme working in collaboration with the NHS, faith and community organisations as well as expert volunteer healthcare professionals.





1st May 2024



4th May 2024



Clinical volunteers from Nishkam Healthcare Centre volunteering at Chinese Community Health Check



14th May 2024

Meeting with TB



15th May 2024

A collaboration event between the Nishkam Healthcare and Birmingham City University with Natasha Carr (Midwifery Course Lead) and Helen McIntyre (Senior Lecturer) on 15th May 2024

14th May 2024

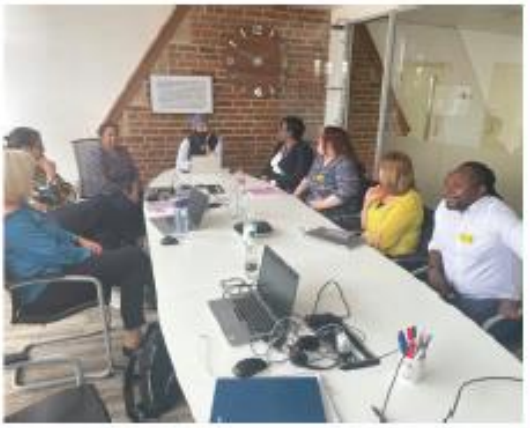
Midlands Met Bus at Nishkam Healthcare Centre, to promote the new Midland Met Hospital a plan to inform and engage our local patients, staff and communities.

Malvinder Phull
Public and Community Engagement Team
SWBH



7th May 2024

Meeting at Nishkam Healthcare Trust with Patrick Nyarumbu, Deputy CEO & Executive Director of Strategy, People & Partnerships and his leadership team.



8th June 2024

Nishkam Healthcare Trust conducted a comprehensive dental and BMI screening event for children aged 3-11 years. The event provided critical insights into the oral health and overall wellness of the participating children.

21.74% of children showed signs of decay.
34.78% of children had plaque.
Most children with regular check-ups had better oral health, highlighting the importance of bi-annual dental visits.





Advanced Health Screenings

The public were invited to get a free advanced health check at the Nishkam Healthcare Centre throughout Monday to Friday from 8am-3pm between INSERT MONTHS. Open to all aged 18 - 85, these health checks included Cardiovascular Heart Health checks, blood pressure, height and weight, blood tests, cholesterol, ECG, diabetes. The screening were organised as a part of the South Asia Biobank (LOLIPOP 100K) Study, led by Professors J S Kooner and J Chambers, to help prevent heart attack diabetes, and cancer in our communities.

29th June 2024

On 19th June 2024, Nishkam Healthcare Trust joined with the National Spirituality and Mental Health forum to host a seminar exploring the role of faith organisations supporting in a mental health crisis. The event highlighted the critical need for integrated, community-centred approaches.









Stress Relief techniques and exercise performed by Dr Mohanpal Singh

Integrating faith and prayer in mental health support



On 19th June 2024, Nishkam Healthcare Trust joined with the National Spirituality and Mental Health forum to host a seminar exploring the role of faith organisations supporting in a mental health crisis. The event highlighted the critical need for integrated, community-centred approaches.





3rd July 2024

Visit to Nishkam Start of Life Care from Birmingham City University students

"I've had the most amazing day at Nishkam. They were so welcoming, and their values just shone through in everything and everyone we met. The antenatal class we joined in on was wonderful and we have said we will definitely want to go back to more of them."

4th August 2024

Team attending NHS ConfedExpo 2024



8th August 2024

Launch of Postnatal Care Programme, part of Nishkam Start of Life Care service



20th November 2024

Chair of Birmingham Community Healthcare, Professor David Sallah visited NHT to understand more aboutus, our services and potential areas of collaborative work.









30th November 2024

Launch of Macmillan Care event. Talks given by NHT clinical volunteers - Daya Singh Chandan, Dr Harmander Singh, Dr Randhawa, Dr Saini and Sharon Dhillon.

20th December 2024

Visit from Peter Thornley, a General Dental Practitioner with an interest in orthodontics. He is chair of Sutton Coldfield BDA branch and is currently the Local Dental Network Chair in Birmingham and Solihull, for NHSEI.



January 2025

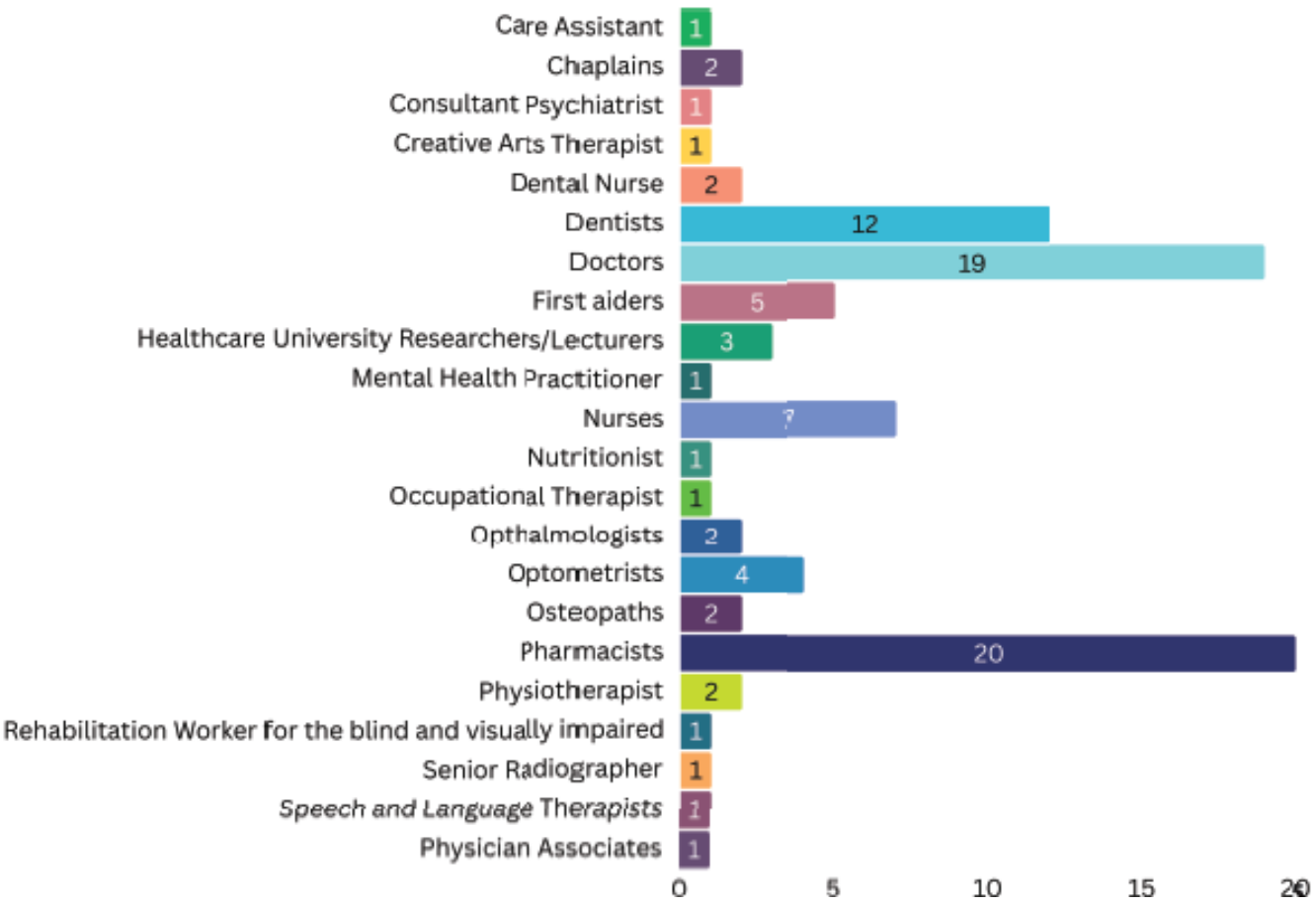
In November 2024, Nishkam Healthcare Trust was awarded funding as part of the Birmingham Fairer Futures Fund to support and develop the Nishkam Mental and Emotional Wellbeing service (NMEWS) to meet the increasing demand for mental health help in Handsworth and surrounding areas.



The service, which formally launched in 2022, builds on over a decade of volunteering and infuses faith-inspired wisdom with clinical excellence to deliver support for adults with mental health needs. The service has found a unique space, supporting those with low to moderate mental health needs delivered in English and community languages, complementing existing NHS services. This funding will allow continuation, expansion and further development of the service.

VOLUNTEERS

Our volunteer community is continally growing - below is a chart showing the various professions held by our clinical and professional volunteers.



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.

The trustees' annual report and the strategic report were approved on 23 December 2025 and signed on behalf of the board of trustees by:

Dr Sarabjit Chandan
Trustee

Nishkam Healthcare Trust

Company Limited by Guarantee

Independent Auditor's Report to the Members of Nishkam Healthcare Trust

Year ended 31 March 2025

Opinion

We have audited the financial statements of Nishkam Healthcare Trust (the 'charity') and the group for the year ended 31 March 2025 which comprise of the charity and group statement of financial activities (including income and expenditure account), the charity and group 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 2025 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.

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.

- 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 (Senior Statutory Auditor)

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

23 December 2025

Nishkam Healthcare Trust

Company Limited by Guarantee

Consolidated Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

	Note	2025 Unrestricted funds	2025 Restricted funds	2025 **Total funds**	2024 Total funds
		£	£	£	£
Income and endowments					
Donations and legacies	**5**	45,550	18,663	64,123	97,156
Other trading activities	**6**	1,943,587	–	1,943,587	1,419,485
Total income		1,989,137	18,663	2,007,800	1,516,641
Expenditure					
Raising funds: Commercial trading operations		1,868,665	-	1,868,665	1,456,936
Expenditure on charitable activities	**7,8**	155,598	18,663	174,261	219,363
Total expenditure		2,024,263	18,663	2,042,926	1,676,299
Share of income in associate		(1,255)	-	(1,255)	2,970
Net income/(expenditure) and net movement in funds		(36,381)	–	(36,381)	(156,688)
Reconciliation of funds					
Total funds brought forward		676,540	–	676,540	833,228
Total funds carried forward		640,159	–	640,159	676,540

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 34 to 53 form part of these financial statements.

Nishkam Healthcare Trust

Company Limited by Guarantee

Charity Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 **Total funds** £	2024 Total funds £
Income and endowments					
Donations and legacies		45,550	18,663	64,213	121,156
Other trading activities		87,083	–	87,083	103,612
Total income		132,633	18,663	151,296	224,768
Expenditure					
Expenditure on charitable activities		155,659	18,663	174,322	219,567
Total expenditure		155,659	18,663	174,322	219,567
Net income and net movement in funds		(23,026)	–	(23,026)	5,201
Reconciliation of funds					
Total funds brought forward		635,945	–	635,945	630,744
Total funds carried forward		612,919	–	612,919	635,945

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 34 to 53 form part of these financial statements.

Nishkam Healthcare Trust

Company Limited by Guarantee

Consolidated Statement of Financial Position

31 March 2025

	Note	2025	2024
		£	£
Fixed assets			
Intangible fixed assets	**17**	350,000	-
Tangible fixed assets	**18**	89,335	107,384
Investments	**19**	20,538	21,793
		459,873	129,177
Current assets			
Stocks		107,153	49,181
Debtors	**21**	278,432	137,697
Cash at bank and in hand		119,898	569,806
		505,483	756,684
Creditors: amounts falling due within one year	**22**	320,120	203,956
Net current assets		185,363	552,728
Total assets less current liabilities		645,236	681,905
Provisions	**24**	5,077	5,365
Net assets		640,159	676,540
Funds of the charity			
Unrestricted funds		640,159	676,540
Total charity funds	**27**	640,159	676,540

These financial statements were approved by the board of trustees and authorised for issue on 23 December 2025, and are signed on behalf of the board by:

Dr Sarabjit Chandan
Trustee

The notes on pages 34 to 53 form part of these financial statements.

Nishkam Healthcare Trust

Company Limited by Guarantee

Charity Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	**18**	10,105	12,640
Investments	**19**	186,992	186,992
		197,097	199,632
Current assets			
Debtors	**21**	434,218	50,826
Cash at bank and in hand		18,449	434,521
		452,667	485,347
Creditors: amounts falling due within one year	**22**	36,845	49,034
Net current assets		415,822	436,313
Total assets less current liabilities		612,919	635,945
Net assets		612,919	635,945
Funds of the charity			
Unrestricted funds		612,919	635,945
Total charity funds		612,919	635,945

These financial statements were approved by the board of trustees and authorised for issue on 23 December 2025, and are signed on behalf of the board by:

Dr Sarabjit Chandan
Trustee

The notes on pages 34 to 53 form part of these financial statements.

Nishkam Healthcare Trust

Company Limited by Guarantee

Consolidated Statement of Cash Flows

Year ended 31 March 2025

	2025	2024
	£	£
Cash flows from operating activities		
Net income	(36,381)	(156,688)
Adjustments for:		
Depreciation of tangible fixed assets	16,308	14,496
Loss on disposal of tangible assets	3,526	-
Share of associate profit	1,255	(2,970)
Tax in subsidiaries	(288)	3,239
Changes in:		
Stocks	(57,972)	(1,900)
Trade and other debtors	(140,735)	129,366
Trade and other creditors	116,164	(84,299)
Cash generated from operations	(98,123)	(98,756)
Net cash (used in)/from operating activities	(98,123)	(98,756)
Cash flows from investing activities		
Purchase of tangible assets	(1,785)	(41,717)
Purchase on intangible assets	(350,000)	-
Net cash used in investing activities	(449,908)	(41,717)
Net (decrease)/increase in cash and cash equivalents	(449,908)	(140,473)
Cash and cash equivalents at beginning of year	569,806	710,279
Cash and cash equivalents at end of year	119,898	569,806

The notes on pages 34 to 53 form part of these financial statements.

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 21 Soho Road, Birmingham, B21 9SN.

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.

Consolidation

The financial statements consolidate the financial statements of Nishkam Healthcare Trust and all of its subsidiary undertakings.

The results of subsidiaries acquired or disposed of during the year are included from or to the date that control passes.

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.

For trading subsidiaries the taxation expense represents the aggregate amount of current and deferred tax recognised in the reporting period. Tax is recognised in profit or loss, except to the extent that it relates to items recognised in other comprehensive income or directly in equity. In this case, tax is recognised in other comprehensive income or directly in equity, respectively.

3. Accounting policies ***(continued)***

Income tax ***(continued)***

Current tax is recognised on taxable profit for the current and past periods. Current tax is measured at the amounts of tax expected to pay or recover using the tax rates and laws that have been enacted or substantively enacted at the reporting date.

Deferred tax is recognised in respect of all timing differences at the reporting date. Unrelieved tax losses and other deferred tax assets are recognised to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits. Deferred tax is measured using the tax rates and laws that have been enacted or substantively enacted by the reporting date that are expected to apply to the reversal of the timing difference.

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 through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

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.

- Commercial turnover arrives from the sale of preparing, dispensing and reviewing of drugs and other clinical services. Turnover is recognised at the fair value of the consideration at the point of sale.

3. Accounting policies *(continued)*

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.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

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	-	evenly over its estimated useful life of five years

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.

3. Accounting policies *(continued)*

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:

Improvements to property	-	4-10% straight line
Fixtures and fittings	-	10-20% straight line and 15% reducing balance
Motor vehicles	-	15% reducing balance

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

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.

3. Accounting policies *(continued)*

Stocks

Stocks are measured at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing the stock to its present location and condition.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in profit or loss unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in profit or loss in the period it arises.

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.

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 £10 per member of the charity.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Donations			
Donations	45,550	–	45,550
Grants			
Grants receivable	–	18,663	18,663
	45,550	18,663	64,213

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	30,000	–	30,000
Grants			
Grants receivable	–	67,156	67,156
	30,000	67,156	97,156

6. Other trading activities

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Room hire	62,491	62,491	86,669	86,669
Other income	1,481	1,481	3,618	3,618
Commercial trading operations	1,879,575	1,879,575	1,329,131	1,329,131
Investment income	40	40	67	67
	1,943,587	1,943,587	1,419,485	1,419,485

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Direct costs of charitable activities	103,540	200	103,740
Support costs	52,058	18,463	70,521
	155,598	18,663	174,261

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Direct costs of charitable activities	108,018	32,841	140,859
Support costs	44,189	34,315	78,504
	152,207	67,156	219,363

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
Direct costs of charitable activities	103,540	200	63,751	167,491	211,647
Governance costs	–	–	6,770	6,770	7,920
	103,540	200	70,521	174,261	219,567

9. Analysis of support costs

	Charitable activities £	**Total 2025 £**	Total 2024 £
Staff costs	54,130	54,130	58,975
General office	6,466	6,466	6,146
Legal and professional	620	620	3,020
Depreciation	2,535	2,535	2,443
	63,751	63,751	70,584

10. Analysis of grants

	2025 £	2024 £
Grants to institutions		
Nishkam Civic Association	200	32,841
Total grants	200	32,841

11. Net (Expenditure)/ income

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

	2025 £	2024 £
Amortisation of intangible assets	-	-
Depreciation of tangible fixed assets	16,307	14,496

12. Auditors remuneration

	2025 £	2024 £
Fees payable for the audit of the financial statements	11,300	11,300

13. Staff costs

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

	2025	2024
	£	£
Wages and salaries	394,900	285,950
Social security costs	18,551	13,052
Employer contributions to pension plans	6,909	5,064
	420,360	304,066

The average head count of employees during the year was 24 (2024: 16). The average number of full-time equivalent employees during the year is analysed as follows:

	2025	2024
	No.	No.
Trading	22	14
Charitable activities	2	2
	24	16

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

The key management of the parent charity, the Trust, comprises of the trustees who receive no remuneration for their services.

The key management personnel of the group comprise those of the Trust who receive no remuneration for their services.

14. Trustee remuneration and expenses

There were no trustees' remuneration or other benefits for the ended 31 March 2025 nor for the year ended 31 March 2024.

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

15. Taxation

Taxation included in the trading subsidiaries:

	2025	2024
	£	£
Current tax	-	-
Deferred tax	(288)	3,239
	(288)	3,239

16. Incoming resources from other activities for generating funds

The charitable trust wholly owns 100% of the share capital of the following trading subsidiaries:

Subsidiary	Country of Incorporation	Company number
Nishkam Pharmacy Limited	England and Wales	08341597
Nishkam Dental Care Limited	England and Wales	09520055
NPVR Limited	England and Wales	14764588

A summary of the financial performance of each of the subsidiaries is shown below:

Nishkam Pharmacy Limited:	**2025**	2024
	£	£
Turnover	**1,257,311**	1,310,996
Cost of sales	**911,669**	979,695
Gross Profit	**345,642**	331,301
Administration expenses	**375,629**	417,146
	(29,987)	(85,845)
Interest received	**37**	67
Interest paid	**(12)**	(31)
Other operating income	**16,629**	12,948
Operating Loss and Loss before Taxation	**(13,333)**	(72,861)
Tax on loss	**172**	(836)
Loss after tax	**(13,161)**	(73,697)
Donation to NHT	**-**	24,000
Retained in Subsidiary	**(13,161)**	(97,697)
The net assets and liabilities of the subsidiaries were:		
Fixed assets	**59,251**	63,577
Current assets	**329,915**	369,373
Current liabilities	**(147,333)**	(177,784)
Total assets less current liabilities	**241,833**	255,166
Provisions for liabilities	**(2,897)**	(3,069)
Net assets	**238,936**	252,097
Aggregate share capital and reserves	**238,936**	252,097

16. Incoming resources from other activities for generating funds ***(continued)***

Nishkam Dental Care Limited:	**2025**	2024
	£	£
Turnover	**30,083**	24,601
Cost of sales	**3,233**	2,511
Gross Profit	**26,850**	22,090
Administration expenses	**15,466**	16,406
Operating Profit and Profit before Taxation	**11,384**	5,684
Tax on profit	**818**	(2,403)
Retained in Subsidiary	**12,202**	3,281
The net assets and liabilities of the subsidiaries were:		
Fixed assets	**16,277**	22,448
Current assets	**37,924**	1,937
Current liabilities	**(16,381)**	(15,390)
Total assets less current liabilities	**37,820**	26,435
Provisions for liabilities	**(1,478)**	(2,296)
Net assets	**36,342**	24,139
Aggregate share capital and reserves	**36,342**	24,139

16. Incoming resources from other activities for generating funds ***(continued)***

NPVR Limited:	**2025**	**2024**
	£	**£**
Turnover	**583,330**	**-**
Cost of sales	**360,921**	**-**
Gross Profit	**222,409**	**-**
Administration expenses	**232,850**	**70,443**
Operating Loss and Loss before Taxation	**(10,441)**	**(70,443)**
Tax on loss	**(702)**	**-**
Retained in Subsidiary	**(11,143)**	**(70,443)**

The net assets and liabilities of the subsidiaries were:		
Fixed assets	**353,702**	**8,719**
Current assets	**134,716**	**1**
Current liabilities	**(606,068)**	**(79,162)**
Total assets less current liabilities	**(80,882)**	**(70,442)**
Provisions for liabilities	**(703)**	**-**
Net liabilities	**(81,585)**	**(70,442)**
Aggregate share capital and reserves	**(81,585)**	**(70,442)**

17. Intangible assets

Group	Computer software £
Cost	
At 1 April 2024 and 31 March 2025	24,446
Amortisation	
At 1 April 2024 and 31 March 2025	24,446
Carrying amount	
At 31 March 2025	–
At 31 March 2024	–

	Goodwill £
Cost	
At 1 April 2024	–
Additions	350,000
At 31 March 2025	350,000
Amortisation	
At 1 April 2024 and 31 March 2025	–
Carrying amount	
At 31 March 2025	350,000
At 31 March 2024	–

The charity has no intangible assets.

18. Tangible fixed assets

Group	Leasehold property improvement £	Fixtures and fittings £	Motor Vehicle £	Total £
Cost				
At 1 April 2024	114,093	119,586	9,682	243,361
Additions	–	1,785	–	1,785
Disposals	–	(4,062)	–	(4,062)
At 31 March 2025	114,093	117,309	9,682	241,084
Depreciation				
At 1 April 2024	62,444	67,503	6,030	135,977
Charge for the year	3,933	11,827	548	16,308
Disposals	–	(536)	–	(536)
At 31 March 2025	66,377	78,794	6,578	151,749
Carrying amount				
At 31 March 2025	47,716	38,515	3,104	89,335
At 31 March 2024	51,649	52,083	3,652	107,384

18. Tangible fixed assets *(continued)*

	Long leasehold property £	Fixtures and fittings £	**Total £**
Cost			
At 1 April 2024 and 31 March 2025	28,601	33,357	61,958
Depreciation			
At 1 April 2024	24,373	24,945	49,318
Charge for the year	512	2,023	2,535
At 31 March 2025	24,885	26,968	51,853
Carrying amount			
At 31 March 2025	3,716	6,389	10,105
At 31 March 2024	4,228	8,412	12,640

19. Investments

Group	**Investment in associate £**
Share of net assets	
At 1 April 2024	21,793
Share of profit/loss	(1,255)
At 31 March 2025	20,538
Impairment	
At 1 April 2024 and 31 March 2025	–
Carrying amount	
At 31 March 2025	20,538
At 31 March 2024	21,793

19. Investments *(continued)*

Charity	Shares in group undertakings £
Cost or valuation	
At 1 April 2024 and 31 March 2025	186,992
Impairment	
At 1 April 2024 and 31 March 2025	–
Carrying amount	
At 31 March 2025	186,992
At 31 March 2024	186,992

All investments shown above are held at valuation.

The charity holds investments in the following undertakings all of which are registered in England and Wales:

	% of Shares Held
Nishkam Pharmacy Limited	100
Nishkam Dental Care Limited	100
NPVR Limited	100
Nishkam Security Limited	25

20. Stocks

Group	2025 £	2024 £
Pharmaceutical products	107,153	49,181
	107,153	49,181

The charity has no stock.

21. Debtors

Group	2025	2024
	£	£
Trade debtors	160,489	110,757
Amounts owed by group undertakings	-	-
Prepayments and accrued income	14,070	4,641
Other debtors	103,873	22,299
	278,432	137,697

Charity	2025	2024
	£	£
Trade debtors	9,026	11,787
Amounts owed by group undertakings	401,878	24,378
Prepayments and accrued income	1,828	2,661
Other debtors	21,486	12,000
	434,218	50,826

22. Creditors: amounts falling due within one year

Group	2025	2024
	£	£
Trade creditors	170,663	145,046
Accruals and deferred income	49,372	54,616
Social security and other taxes	10,827	3,386
Other creditors	89,258	908
	320,120	203,956

Charity	2025	2024
	£	£
Trade creditors	2,767	10,388
Amounts owed to group undertakings	10,186	1,500
Accruals and deferred income	23,274	36,310
Social security and other taxes	450	668
Other creditors	168	168
	36,845	49,034

23. Deferred income

Group and Charity	2025	2024
	£	£
At 1 April 2024	13,026	97,186
Amount released to income	(13,026)	(97,186)
Amount deferred in year	15,000	13,026
At 31 March 2025	15,000	13,026

Deferred income relates to room hire invoiced in advance.

24. Provisions

Group	Deferred tax
	£
At 1 April 2024	5,365
Additions	(288)
At 31 March 2025	5,077

The charity has no provisions.

25. Deferred tax

Group

The deferred tax included in the statement of financial position is as follows:

	2025	2024
	£	£
Included in provisions	5,077	5,365

The deferred tax account consists of the tax effect of timing differences in respect of:

	2025	2024
	£	£
Accelerated capital allowances	5,077	5,365

The charity has no deferred tax.

26. 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 £6,909 (2024: £5,064).

27. Analysis of group charitable funds

Unrestricted funds

	At 1 April 2024	Income	Expenditure	**At 31 March 2025**
	£	£	£	£
General funds	676,540	1,951,113	(1,987,494)	640,159

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
General funds	833,228	1,452,455	(1,609,143)	676,540

Restricted funds

	At 1 April 2024	Income	Expenditure	**At 31 March 2025**
	£	£	£	£
Start of Life Care	–	5,226	(5,226)	–
Adult Counselling Support	–	13,437	(13,437)	–
	–	18,663	(18,663)	–

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
Start of Life Care	–	50,000	(50,000)	–
Living Well Consortium	–	2,000	(2,0000	–
Patient Carers Race Equalities Framework	–	15,156	(15,156)	–
	–	–	–	–

28. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Tangible fixed assets	89,335	–	89,335
Intangible fixed assets	350,000	–	350,000
Investments	20,538	–	20,538
Current assets	505,483	–	505,483
Creditors less than 1 year	(320,120)	–	(320,120)
Provisions	(5,077)	-	(5,077)
Net assets	640,159	–	640,159

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	107,384	–	107,384
Investments	21,793	–	21,793
Current assets	756,684	–	756,684
Creditors less than 1 year	(203,956)	–	(203,956)
Provisions	(5,365)		(5,365)
Net assets	676,540	–	676,540

29. Analysis of changes in net debt

	At 1 Apr 2024 £	Cash flows £	**At 31 Mar 2025 £**
Cash at bank and in hand	569,806	(449,908)	119,898

30. Operating lease commitments

Group and company

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2025 £	2024 £
Not later than 1 year	38,750	–
Later than 1 year and not later than 5 years	116,250	–
	155,000	–

31. Related Party Transactions

During the year, the following connected parties and transactions with the group were identified:

Guru Nanak Nishkam Sewa Jatha (Birmingham) UK
An unincorporated charity in which the trustees Mohinder Singh Ahluwalia and J P S Chandan were trustees. Nishkam Healthcare Trust operates from premises at 21 Soho Road, a freehold held by Guru Nanak Nishkam Sewak Jatha (Birmingham) UK.

Nishkam Civic Association
A charity in which the trustees Mohinder Singh Ahluwalia, PS Jhutti and JPS Chandan were trustees.

Nishkam Security Limited
A 25% owned subsidiary of Nishkam Healthcare Trust.

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.

Sangat Trust
A charitable company in which Trustee Mohinder Singh Ahluwalia has been a trustee.

32. Related Party Transactions *(continued)*

	2025 £	2024 £
During the year the group purchased the following services:		
Nishkam Civic Association	**1,796**	32,841
Nishkam Security Limited	**14,813**	13,612
During the year, the group paid the following rent:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	**38,750**	30,000
During the year, the group received the following donations:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	**38,750**	30,000
Nishkam Security Ltd	**4,500**	-
During the year, the group provided the following services:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	**5,564**	7,519
Nishkam School Trust	**1,148**	1,931
Nishkam Civic Association	**5,226**	2,500
At the end of the year the group owed the following:		
Nishkam Security Limited	**-**	3,450
Nishkam School Trust	**-**	379
Nishkam Civic Association	**-**	2,000
At the end of the year the group was owed the following:		
Nishkam Civic Association	**5,226**	2,500

33. Controlling party

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

NISHKAM HEALTHCARE TRUST

England & Wales - Charity number 1154295

Accounts

REGISTERED CHARITY NUMBER: 508470

nishkam Healthcare Trust

ANNUAL REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS 2023 - 2024



Caring with Compassion, Helping with Humility, Listening with Love

Mission Statement

Introducing an innovative approach to healthcare by infusing faith-inspired, values-led care into clinical practice, resulting in prevention, healing and patient empowerment; improving health and wellbeing of the community

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A Unique Approach

The Nishkam Healthcare Trust brings together experienced medical professionals who are passionate about serving their community. The emphasis is placed around lovingly listening to the concerns of people, and striving to address the root cause of disease through emphasis on prevention and patient empowerment, whilst still offering treatment where this is needed. The incorporation of faith-inspired values with medical care practices creates a holistic approach to healing and the long term wellbeing of the community.

Selfless service for the greater good underpins the work being delivered within the organisation. It is a self-reliant, self-helping, community-led initiative, which aims to reduce the burden upon the government and public institutions, including the NHS. It has been delivering services and collaborating with community orientated organisations in order to support the health needs of the local area at time when public institutions face the pressures of increasing patient care demands and declining resource availability.

Health professionals are expected to act and deliver with:

- Compassion
- Benevolence (inclination to perform kind, charitable acts)
- Humility and tolerance
- Altruism (selflessness)
- Professionalism and Clinical Excellence

A key part of the mind-set is to strive for 'Sarbat da Bhalla' - the goodwill, good wishes and welfare of all.

1. Values-based healthcare gives importance to the healthcare journey as well as the objective health outcomes, thereby helping to provide a holistic approach to wellbeing and the relief of sickness.

2. The ethos of volunteering encourages and enables the community to contribute to the caring for vulnerable groups including the elderly and young.

3. Builds capacity of individuals, families and local communities to be self-sufficient

4. Empowering and cultivating an interest in patients and the public to lead healthy lives through working with them on health education and ill-health prevention.

5. Caring with dignity, respect and humility for all those who need it regardless of background, race, religion or culture.

Our future model is based around an integration of services focussing on a high quality of care, delivered with compassion and benevolence.



Nishkam Healthcare Trust was registered as a charity in 2012. The Trust aims to serve the local community and address health inequalities through the approach described above. This community-led initiative provides a platform for cultural sensitivity and bespoke local healthcare solutions through collaboration with neighbouring stakeholders.

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 2015).

REFERENCE AND ADMINISTRATIVE DETAILS

Incorporation

The charitable company was incorporated on 21 December 2012

Registered Company number

08339604 (England and Wales)

Registered Charity number

1154295

Principal Address

18 -20 Soho Road Handsworth Birmingham B21 9BH

Trustees

Mr Ranjit Sondhi
Dr Brinder Singh Mahon
Prof Steve Field
Dr Sarabjit Singh Chandan
Dr Manvir Kaur Hayer
Mr Paul Warwick Jennings

Auditors

BSN Associates Limited
3B Swallowfield Courtyard
Wolverhampton Road
Oldbury, West Midlands
B69 2JG

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a charitable trust.

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 risks.

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 the accounts were approved and conclude there is no uncertainty relating to going concern

Investment policy and objectives

The Charity's principal initial objective is to facilitate the provision of personalised, culturally-sensitive healthcare and its investment policy is to defray the income received in providing investment in Nishkam Pharmacy Limited and Nishkam Dental Care Limited.

The charity does not propose to build a substantial investment portfolio as the funds raised are to be expected as achieving the objectives of the charity.

Pay policy for senior staff

The directors consider the board of directors, who are the Trust's trustees, and the senior management team comprise the key management personnel of the charity of directing and controlling, running and operating the Trust on a day to day basis. All directors give of their time freely and no director received remuneration in the year.

The pay of senior staff is reviewed annually and normally increased in accordance with average earnings

OBJECTIVES AND ACTIVITIES

Significant activities

The principal activities during the year included the support of the relief of sickness and the preservation of health and wellbeing among the local community, including health screening events and health educational events.

Trustees

Ranjit Sondhi CBE, Has served extensively on national regulatory and governing bodies including the Commission for Racial Equalities, the BBC, the National Gallery, the Criminal Cases Review Commission and Guide Dogs for the Blind. He was Chair of the former Heart of Birmingham PCT, vice-chair of the former Sandwell and West Birmingham Clinical Commissioning Group (CCG), and lay member of the former Black Country and West Birmingham CCG. He is also a senior lecturer at the University of Birmingham.

Professor Steve Field CBE, Chair at Walsall Healthcare NHS Trust and a Trustee for Pathway Healthcare for Homeless People. He has served as Chief Inspector of General Practice, Primary Medical Services and Integrated Care at the Care Quality Commission (CQC). He has held several board positions in the NHS including, Deputy National Medical Director at NHS England, Regional Postgraduate Dean for NHS West Midlands and Chairman of the NHS Inclusion Health Board at the Department of Health, Chairman of The Royal College of GPs, and has been a faculty member at the Harvard Macy Institute of Harvard University in the USA. He has been awarded a number of honorary degrees and also holds academic appointments at the University of Birmingham and the University of Warwick.

Dr Brinder Singh Mahon OBE Consultant Radiologist, at the University Hospitals Birmingham NHS Foundation Trust, and CEO of the board for the Nishkam School Trust.

Dr Sarabjit Singh Chandan, MBBS A locum general practitioner, past director of a GP locum agency.

Dr Manvir Kaur Hayer MBChB, PhD Consultant nephrologist at the University of Birmingham

Mr Paul Warwick Jennings, CEO at NHS Warwickshire Has >40 years of experience across a range of NHS organisations, including critical care and services for older people, was made a Fellow of the Faculty of Public Health in 2010 for his work to address inequality in health and social care. He supported the ExtraCare Charitable Trust, which offers unique lifestyle opportunities for care and residential home residents for ten years, with three years as Chair. He led the Chief Executive's Group for Health and Local Government across Birmingham and Solihull, and was at the forefront of a merger of three Clinical Commissioning Groups to create the largest CCG (now BSOL ICS) in England. In addition, he is the present Chair of Hospice UK, and a director at St Giles Hospice, and Welcome Wellbeing CIC.

ACHIEVEMENT AND PERFORMANCE FINANCIAL REVIEW

Reserves policy

The present level of funding is adequate to support the continuation of the current activities.

Principal funding sources

During the period the Group generated income of £1,519,611 and expensed a total of £1,676,299 leaving a deficit of £156,688.

Total reserves at the balance sheet date were £676,540, which the Trustees consider to be adequate to continue the Charity's ongoing objectives.

Public benefit

NHT carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who attend the NHT site and the wider communities it serves. The specific benefits for the public may be summarised in the following way.

NISHKAM PHARMACY

Over the last financial year we have appointed care homes to allow us to do outreach work.

The pharmacy went through a lean sigma six process improvements approach that uses a collaborative team effort to improve performance by systematically removing operational waste and reducing process variation which benefited the department.

176 hrs of volunteer time as front house counter assistance, saving of £2,024.

22 hrs of voluntary pharmacist hours saving £660.

Nishkam Pharmacy have been working closely with CGL which has allowed us to provide inpatient treatment service by supplying medication. Further discussions are in place on how we can make a sustainable integrated model of working.

Nishkam Pharmacy continues to prioritise health promotion and work closely with the wider health team to offer health screening events with free blood pressure checks, blood glucose checks, BMI checks as well as answer general health queries on healthy lifestyle.

The pharmacy continues to grow its niche in substance abuse. The team are working closely with Crime, Grow and Live which is a national health and social charity, that helps with challenges including drugs and alcohol. This is especially important in Handsworth where there is a substantial proportion of people dependent on illicit substances and who need support to wean of this. The pharmacy is also continuing to focus on minor ailments services. In addition, the team have worked closely with local GPs in the past year linking rapid access to cardivascular disease treatment following pharmacy blood pressure health checks in high risk/ hard to reach population.

We have purchased Nishkam Pharmacy and will be supporting them to meet targets to have a sustainable business, working with a team from a corporate organisation to a charity based.

Community Value

Participated in the king's coronation which allowed the pharmacy team to provide free blood pressure checks and blood glucose checks, serving a footfall of over 500 people to have general health checks on the day.

Working alongside university students on community placements in the dispensary, inspiring future pharmacists.



Receiving of the Keys of Nishkam Pharmacy Villa Road

Date: Thursday 31st August 2023

The pharmacy was purchased to offer further health services to local communities through delivery of pharmacy services and through working closely with local GPs for the benefit of patients.







Google Review for Both Pharmacies.



R Bz
23 reviews • 9 photos

★★★★★ 7 Jun 2023

Quick service and good advice given



sss75
Local Guide • 29 reviews • 7 photos

★★★★☆ 1 Jul 2023

All good i just come get my medicine ,thats all.

M

Megan
16 reviews • 2 photos

★★★★★ 16 Jul 2023

Open late. Helpful over the phone, with courteous and prompt service in person.

A

Aijaz Hussain
10 reviews • 0 photos

★★★★★ 51 weeks ago

[No Title]

Niksham pharmacy staff is very helpful,and pharmacy situated in an excellent place and opens late Night,and i always find medicines from this pharmacy shop.thanks

O

Olivia
1 review

★★★★★ 9 months ago

The chemist on Villa road pharmacy called nishkam has been so good for myself they are always so kind polite and very good to all custom that passes through their doors on a daily basis

1

S

Sarabjit Pall
4 reviews

★★★★★ 11 months ago

Staff here work very hard to meet the needs of the challenging community. All the team have dealt with my queries professionally and are helpful. Welldone to the team.

K

Kiran Begum
Local Guide • 15 reviews • 0 photos

★★★★★ 51 weeks ago

Nice and friendly

NISHKAM DENTAL CARE

Nishkam Dental care (NDC) is unique private health care service. A service that is run by Volunteer dentists who dedicate their time and expertise to provide high quality expert dental care for our patients. To date the team have seen 756 patients.

In line with the values of the Nishkam Healthcare Trust, NDC is a not-for-profit service and with its unique and innovative operational model, the service offers patients access to high quality dental care at a budget that suits them.

Although a fee structure does exist, patients are given the choice to contribute what they feel they can afford. Regardless of the fee contribution, the treatment is always carried out to the highest of standards.

The benefits of bilingual dental team allow accessibility to dental care, patients can communicate with the dentist which increases a sense of trust, familiarity, feeling relaxed, less anxious and to reach out to patient's needs.

As part of the Nishkam Integrated Care Model the team work alongside other healthcare professionals to highlight where poor oral health may be a sign of, or potential lead to other forms of illness such as heart disease and diabetes. Improving patients' oral health will in turn improve their overall health.

The team have served patients referred from other community-based organisations, such as Newbigin Community Trust, a place that provides a place of welcome, inclusion and social cohesion for neighbours in Winson Green and Handsworth area a rehabilitation for the homeless. This demonstrates a person-centred approach, caring with compassion doing Par-Upkar and partnership working with other organisations.

The Dental service continues to operate on the weekends only, with a team of 7 volunteers' dentist, 2 employed nurses, 1 volunteer dental nurse and 1 admin staff. The staff continue to dedicate their time and efforts to provide a very high level of care at affordable price scale in local deprived area and further more and participate in Health Awareness Day, giving general advice and care. The team's commitment and self-service is admirable, staff continuing to commute from long - distance such as London, Solihull, to Handsworth.

Nishkam Dental Care from April 2023 to March 2024	
Total number of patients seen from April 2023 to March 2024	618
Total number of Volunteer hrs from April 2023 to March 2024	352

The team continue to grow by recruiting more Dentist volunteers and continue to provide high quality expert dental care for our patients.

Dentists volunteering their time at Health Awareness programs held and with the new Start of life project delivering education sessions to expectant mums.

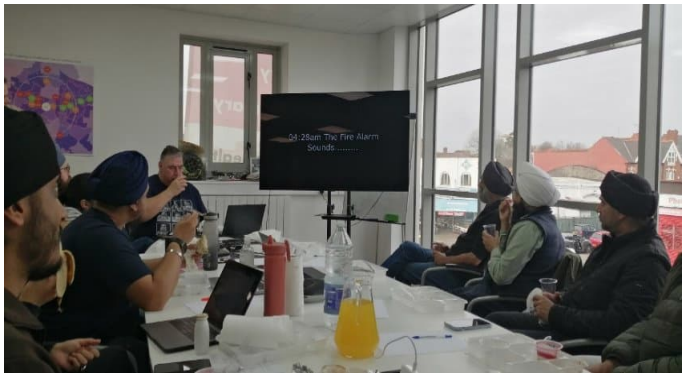




Nishkam Dental Care and Villa Road Pharmacy Basic Life Support/ First Aid Training and Fire Marshall - Nishkam dental meeting in preparation for CQC visit - 21/ 01/ 2024







NISHKAM MENTAL AND EMOTIONAL WELLBEING SERVICE

Summary

The Nishkam Mental and Emotional Wellbeing Service (NMEWS) offers low-level counselling to adults through a holistic and values-led approach. The service is delivered by two qualified counsellors (0.2 and 0.8 FTE) and is best suited to users with low level mental health needs, such as low mood, anxiety, bereavement, isolation, or low self-confidence. Between 6 and 10 free sessions are provided based on need and sessions can be delivered by phone, online, or in-person, in English, Punjabi or Urdu. If further support is required, NMEWS has established care connection pathways with local community partners providing help and referring into our service, including those dealing with finance, housing, education, welfare, benefits and employment. Such partners are the Nishkam Civic Association, Soho Road Job Centre, Birmingham and Solihull Mental Health Trust Neighbourhood Teams, Primary Care Networks/GP Practices, and local social prescribers but to name a few.

Area Context

Operating directly on Soho Road, the busiest road in Birmingham, Nishkam Healthcare Centre recognises the superdiversity of the Soho and Handsworth areas. The local neighbourhood is 93% comprised of individuals from Black and Minority Ethnic communities. The neighbourhood falls into the 1.6% of most deprived areas across the country with a number of poor health, socioeconomic and environmental outcomes. With a low healthy life expectancy, half of older adults live below the poverty line as well as almost half of children. Poor housing conditions, job security and low levels of opportunity make it particularly difficult for communities to overcome adversity and thrive in their lives.

Below, we have shared some of the key service delivery data between 6th April 2023 to 5th April 2024:

- Received 290 referrals - both self-referrals and from external agencies - into the service. (including rejected ones)
- Provided 85 service users with free counselling.
- Provided 498 free sessions of counselling to service users.
- Average of 6 free sessions per service user, with more if required.
- Most frequent referral pathways from Pharmacy, BSMHFT Neighbourhood Teams (West Hub), GP, the Job Centre, Nishkam Civic Association, Handsworth Library and through self-referral.

Demographic Data

- 74% female and 26% male service users.
- Most frequent age of service users between 34-45, then 50-64 and then 25-30.
- Majority service users (23%) Pakistan, then Indian and then followed by Caribbean, White and Any other Black/African background.
- Most frequent challenges around anxiety, stress, and depression.

Outcome Data

- 38% decrease and fall in severity from pre- to post-intervention for PHQ-9.
- 36% decrease and fall in severity from pre- to post-intervention for GAD-7.

The service has shown great demand for the service and potentially increase the service from 4 days to 5 days to meet the demand for the community. The NMEWS have ongoing collaboration work with local mental health agencies and stake holders as wells as other initiatives to implement the Long-Term Community Mental Health Transformation Plan and also part of the Start of Life project which is part of Nishkam Integrated care model.

EVENTS AT NISHKAM HEALTHCARE CENTRE

Promoting Living-Kidney Donation Over the Year

Our volunteers participated in several health engagement events over the year to raise awareness about living kidney donation. This including ITV news coverage, creating video clips uploaded onto our website and youtube channels, as well as delivering moving talks with real patients and nurses at health awareness events.

We mainly targeted the south-Asian populations, but did engage with other groups as well.

In total, we reached >70,000 people over the year.

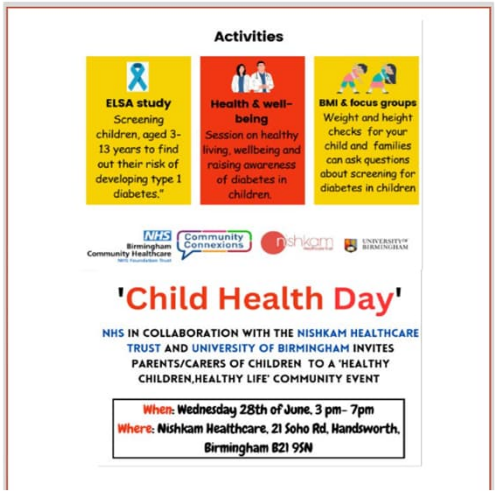




A visit from Dr Kieran Donnelly, Clinical lead for Organ Donation at Sandwell and West Birmingham Hospitals Trust

Children's Screening Event ELSA Study28/06/2023

On Wednesday, 28th of June, 'Healthy children, healthy life' community event organized in collaboration with NHS and the University of Birmingham. Parents of children were invited to learn and engage in discussions about child health, ensuring a happy and healthy life prioritising child's well-being. 47 children screened.



Handsworth Community Cohesion Day 7th May 2023

This event was organized to celebrate the King's Coronation. We undertook community health screening at this event, which was attended by several thousand people across the diverse communities of Handsworth.

We offered:
Cardiovascular health screening – BMI, BP, Blood Sugar Checks, screening for arrhythmia and basic lifestyle advice.
Dental and eye care advice
Raised awareness about mental health

Our team included: 10 GPs / consultants, 6 pharmacists, 2 dispensers, 3 ophthalmologists / opticians, 3 dentists, 3 other healthcare professionals and also expert patients. 18 non-clinical people supported on the day. Total Cost saving from clinical staff £22,055. Total cost saving non-clinical £216.

Summary of key findings on the day:
489 people attended for health screening on the day
299 people underwent physical health checks.
28 people attended the eye care session
26 people attended the living kidney donation talk
133 males (44%)
Average age 56 years
Ethnicity: 9 Afro-Caribbean (3%), 259 Asian (87%), 21 Caucasian (7%), 10 Ethnicity unknown (3%)
Majority of people screened were either overweight (46%) and or obese (30%).
In total 16 emergencies or urgencies requiring intervention.
3 emergency ambulances called out on the day.
13 new cases of diagnosed high blood pressure were picked up on screening, of which 4 people has severely high BP. This equated to approximately 1 in 20 people (5%) having undiagnosed high blood pressure on the day.
There were 22 cases undiagnosed sickness (undiagnosed high BP, abnormal heart rhythm or high blood sugar) requiring urgent intervention. This equated to approximately 7% of the population having an undiagnosed condition.





Lolipop – South Asian biobank service – 27/09/2023

The London Life Sciences Prospective Population Study (LOLIPOP) research study will be using Nishkam healthcare centre as a site for a research study.

The primary aim of this research is to identify the genetic, environmental and lifestyle factors influencing health and disease, including diabetes and cardiovascular disease in South Asian populations, and to use the results to improve prediction and prevention of chronic disease.

Potential participants will be South Asian (originating from India, Pakistan, Sri Lanka, Bangladesh) and European men and women aged 18-85 years.

1,699 patients seen.







Women's Health Talk – Menopause Symptoms & Living Organ **Donation Awareness focus Group Event**

49 women attended

6 hrs of volunteer's time



Sangat TV Launch event 18/02/2024

Promoting NMEWS and LKD

Over 300 people attended

15 hrs.' of volunteer time raising awareness

About mental health, heart disease, kidney

Donation, whilst also gathering a better

understanding people's of local health needs.





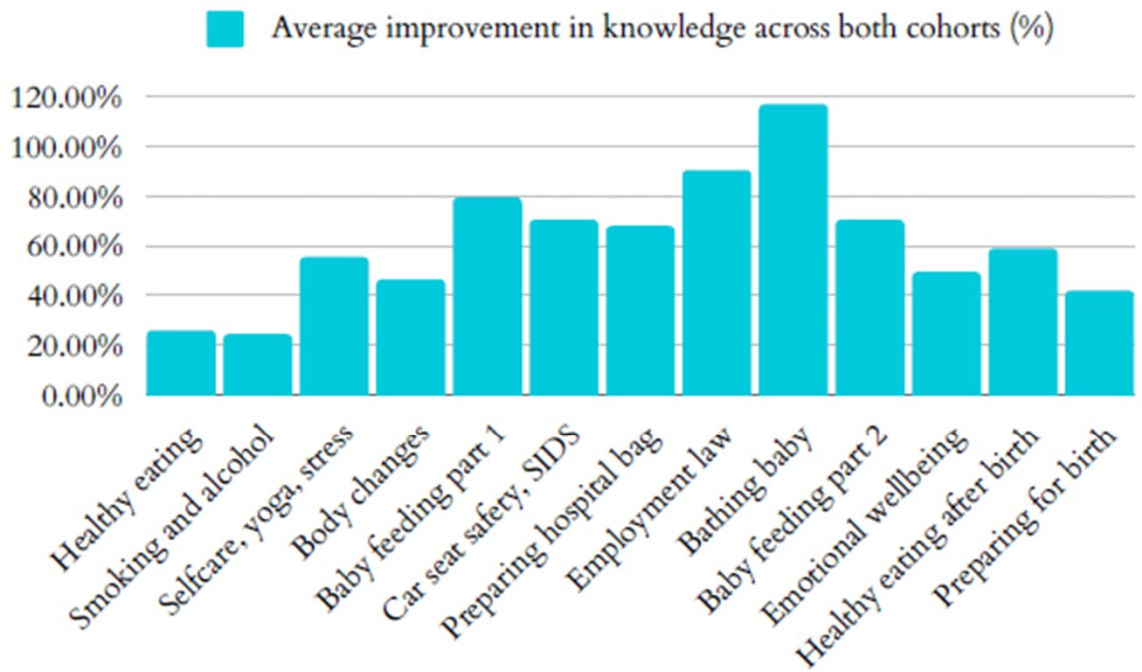
Nishkam Start of Life Care, funded by Birmingham and Solihull Integrated Care Board (BSoL ICB), provides an antenatal service for pregnant ladies offering holistic support currently over a 12-week programme throughout their pregnancy. It is an innovative programme which integrates elements of health, social and community care. Sessions are educational, interactive, and practical and range from pregnancy support, education around delivery and post-natal care.

Sessions are delivered by a wide range of professionals including midwives, nurses, pharmacists, consultants, and other doctors. Clients receive holistic one to one care, and when the need is required are referred into appropriate linked services such as family support, befits and housing advice.

The project commenced in July 2023 and will run for a year. Over 60 women have participated so far.

Project Impact

Creation of integrated pathway between NHS and community organisations. Nishkam Start of Life Care's mission is to give every child best start of life as inspired by faith-based values and clinical knowledge, to work collaboratively within an integrated neighbourhood system to offer health and wellbeing education fir start of life care and to create a safe support hub for parents and families.



368 referrals were done onwards for further support. The most common of these referrals were:

Energy redress
Essential items for children
Food & milk vouchers
Maternity grants

As of 6 March 2024, we have received 136 enquiries in total, with 69 participating mothers.

- Cohort One: 11 mums (Programme completed 20 Dec 2023)
- Cohort Two: 20 mums (Programme completed 7 Feb 2024)
- Cohort Three: 24 mums (Currently on Week 5)
- Cohort Four: 14 mums (Currently on Week 2)

Helped access to antenatal care in a deprived area

Raised awareness to high-risk pregnant women on this course

Feedback from participants:

Was the information easy to understand?
100% people asked said yes

Quality of the programme/materials:
Average score: 4.84 out of 5

Were the presenters engaging/supportive?
Average score: 4.92 out of 5

Were you at ease/felt safe in the environment at Nishkam Civic Association?
Average score: 4.975 out of 5

Overall experience of the start of life care programme:
Average score: 4.825 out of 5

Nearly 1300 volunteers hours with 15 health professionals.

This includes:
Two pharmacists;
Two Obstetrics and Gynaecology speciality doctors;
Three infant feeding and tongue tie nurses;
One neonatal Nurse;
One midwife consultant;
One midwife;
Two dentists;
One registered counsellor psychologist;
One specialist health visitor

Regular commitment from NHS organisations to develop integrated community pathways: **Sandwell General Hospital, Birmingham Community Healthcare, Birmingham Women's Hospital, Change Grow Live, Birmingham Solihull Mental Health NHS Foundation Trust, Lewisham and Greenwich NHS Trust, Nishkam Dental Care and Nishkam Mental and Emotional Wellbeing Service**

Local support organisations:

Sure Start, Groundwork West Midlands, Food Justice Network, Grow Baby, Flourish-Aston Pride Health Clinic

Photos from Nishkam Start of Life Care





nishkam Healthcare Trust











OTHER HEALTH ENGAGMENTS/ MEETINGS

Online key monthly meetings with Midlands Children & Young Peoples' programme, regular updates on the start of life care programme.

Community Connexions



Round Table Event January 17th 2024.



Birmingham City Football Club



Flourish Quarterly Network meeting
25th January 2024 – Aston Pavilion, Aston Park, Trinity Road, Aston Bham.





•Meeting held on Wednesday 7th February 2024
•Attendees from Community Connextions:
•Dr. Christine Brut (Research Scientist)
•Dr. Fatima Zakia
•Discussed on how we can work in collaboration to meet the community needs, incorporating the current services, Nishkam Mental Health & Start of Life care.



•Barjinder Singh Hamdard

•Managing Editor of the Punjabi newspaper Daily Ajit. He is also an ex-parliamentarian and
•the son of famous Punjabi journalist and writer Sadhu Singh Hamdard.





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.

The trustees' annual report and the strategic report were approved on 12 November 2024 and signed on behalf of the board of trustees by:

Signed by:
D8DEDD72C06C403...

Dr Hayer
Trustee

Nishkam Healthcare Trust

Company Limited by Guarantee

Independent Auditor's Report to the Members of Nishkam Healthcare Trust

Year ended 31 March 2024

Opinion

We have audited the financial statements of Nishkam Healthcare Trust (the 'charity') and the group for the year ended 31 March 2024 which comprise of the charity and group statement of financial activities (including income and expenditure account), the charity and group 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.

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.

- 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)

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

12 November 2024

Nishkam Healthcare Trust

Company Limited by Guarantee

Consolidated Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2024

	Note	2024 Unrestricted funds	2024 Restricted funds	2024 Total funds	2023 Total funds *Restated*
		£	£	£	£
Income and endowments					
Donations and legacies	**5**	30,000	67,156	97,156	30,000
Other trading activities	**6**	1,419,485	–	1,419,485	1,344,747
Total income		1,449,485	67,156	1,516,641	1,374,747
Expenditure					
Raising funds: Commercial trading operations		1,456,936	-	1,456,936	1,240,001
Expenditure on charitable activities	**7,8**	152,207	67,156	219,363	145,512
Total expenditure		1,609,143	67,156	1,676,299	1,385,513
Share of income in associate		2,970	-	2,970	1,343
Net income/(expenditure) and net movement in funds		(156,688)	–	(156,688)	(9,423)
Reconciliation of funds					
Total funds brought forward		833,228	–	833,228	842,651
Total funds carried forward		676,540	–	676,540	833,228

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 32 to 51 form part of these financial statements.

Nishkam Healthcare Trust

Company Limited by Guarantee

Charity Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2024

	Note	2024 Unrestricted funds £	2024 Restricted funds £	2024 **Total funds** £	2023 Total funds £
Income and endowments					
Donations and legacies		54,000	67,156	121,156	348,700
Other trading activities		103,612	–	103,612	90,745
Total income		157,612	67,156	224,768	439,445
Expenditure					
Expenditure on charitable activities		152,411	67,156	219,567	145,512
Total expenditure		152,411	67,156	219,567	145,512
Net income and net movement in funds		5,201	–	5,201	293,933
Reconciliation of funds					
Total funds brought forward		630,744	–	630,744	336,811
Total funds carried forward		635,945	–	635,945	630,744

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 32 to 51 form part of these financial statements.

Nishkam Healthcare Trust

Company Limited by Guarantee

Consolidated Statement of Financial Position

31 March 2024

	Note	2024 £	2023 *Restated* £
Fixed assets			
Intangible fixed assets		-	-
Tangible fixed assets	**18**	107,384	80,163
Investments	**19**	21,793	18,823
		129,177	98,986
Current assets			
Stocks		49,181	47,281
Debtors	**21**	137,697	267,063
Cash at bank and in hand		569,806	710,279
		756,684	1,024,623
Creditors: amounts falling due within one year	**22**	203,956	288,255
Net current assets		552,728	736,368
Total assets less current liabilities		681,905	835,354
Provisions		5,365	2,126
Net assets		676,540	833,228
Funds of the charity			
Unrestricted funds		676,540	833,228
Total charity funds	**27**	676,540	833,228

These financial statements were approved by the board of trustees and authorised for issue on 12 November 2024, and are signed on behalf of the board by:

Signed by:

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Dr Hayer
Trustee

The notes on pages 32 to 51 form part of these financial statements.

Nishkam Healthcare Trust

Company Limited by Guarantee

Charity Statement of Financial Position

31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	**18**	12,640	5,491
Investments	**19**	186,992	186,991
		199,632	192,482
Current assets			
Debtors	**21**	50,826	98,224
Cash at bank and in hand		434,521	462,930
		485,347	561,154
Creditors: amounts falling due within one year	**22**	49,034	122,892
Net current assets		436,313	438,262
Total assets less current liabilities		635,945	630,744
Net assets		635,945	630,744
Funds of the charity			
Unrestricted funds		635,945	630,744
Total charity funds		635,945	630,744

These financial statements were approved by the board of trustees and authorised for issue on 12 November **2024**, and are signed on behalf of the board by:

Signed by:

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Dr Hayer
Trustee

The notes on pages 32 to 51 form part of these financial statements.

Nishkam Healthcare Trust

Company Limited by Guarantee

Consolidated Statement of Cash Flows

Year ended 31 March 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net income	(156,688)	(9,423)
Adjustments for:		
Depreciation of tangible fixed assets	14,496	13,255
Share of associate profit	(2,970)	(1,343)
Tax in subsidiaries	3,239	(677)
Changes in:		
Stocks	(1,900)	2,131
Trade and other debtors	129,366	(2,012)
Trade and other creditors	(84,299)	42,242
Cash generated from operations	(98,756)	44,173
Net cash (used in)/from operating activities	(98,756)	44,173
Cash flows from investing activities		
Purchase of tangible assets	(41,717)	(5,646)
Net cash used in investing activities	(41,717)	(5,646)
Net (decrease)/increase in cash and cash equivalents	(140,473)	38,527
Cash and cash equivalents at beginning of year	710,279	671,752
Cash and cash equivalents at end of year	569,806	710,279

The notes on pages 32 to 51 form part of these financial statements.

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 21 Soho Road, Birmingham, B21 9SN.

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.

Consolidation

The financial statements consolidate the financial statements of Nishkam Healthcare Trust and all of its subsidiary undertakings.

The results of subsidiaries acquired or disposed of during the year are included from or to the date that control passes.

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.

For trading subsidiaries the taxation expense represents the aggregate amount of current and deferred tax recognised in the reporting period. Tax is recognised in profit or loss, except to the extent that it relates to items recognised in other comprehensive income or directly in equity. In this case, tax is recognised in other comprehensive income or directly in equity, respectively.

3. Accounting policies ***(continued)***

Income tax ***(continued)***

Current tax is recognised on taxable profit for the current and past periods. Current tax is measured at the amounts of tax expected to pay or recover using the tax rates and laws that have been enacted or substantively enacted at the reporting date.

Deferred tax is recognised in respect of all timing differences at the reporting date. Unrelieved tax losses and other deferred tax assets are recognised to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits. Deferred tax is measured using the tax rates and laws that have been enacted or substantively enacted by the reporting date that are expected to apply to the reversal of the timing difference.

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 through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

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.

- Commercial turnover arrives from the sale of preparing, dispensing and reviewing of drugs and other clinical services. Turnover is recognised at the fair value of the consideration at the point of sale.

3. Accounting policies *(continued)*

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.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

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	-	evenly over its estimated useful life of five years

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.

3. Accounting policies *(continued)*

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:

Improvements to property	-	4-10% straight line
Fixtures and fittings	-	10-20% straight line and 15% reducing balance
Motor vehicles	-	15% reducing balance

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

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.

3. Accounting policies *(continued)*

Stocks

Stocks are measured at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing the stock to its present location and condition.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in profit or loss unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in profit or loss in the period it arises.

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.

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 £10 per member of the charity.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Donations			
Donations	30,000	–	30,000
Grants			
Grants receivable	–	67,156	67,156
	30,000	67,156	97,156

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Donations	30,000	–	30,000
Grants			
Grants receivable	–	–	–
	30,000	–	30,000

6. Other trading activities

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Room hire	86,669	86,669	60,670	60,670
Other income	3,618	3,618	15,478	15,478
Commercial trading operations	1,329,131	1,329,131	1,268,599	1,268,599
Investment income	67	67	-	-
	1,419,485	1,419,485	1,344,747	1,344,747

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Direct costs of charitable activities	108,018	32,841	140,859
Support costs	44,189	34,315	78,504
	152,207	67,156	219,363

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Direct costs of charitable activities	77,769	–	77,769
Support costs	67,743	–	67,743
	145,512	–	145,512

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	**Total funds 2024 £**	Total fund 2023 £
Direct costs of charitable activities	108,222	32,841	70,584	211,647	138,115
Governance costs	–	–	7,920	7,920	7,397
	108,222	32,841	78,504	219,567	145,512

9. Analysis of support costs

	Charitable activities £	**Total 2024 £**	Total 2023 £
Staff costs	58,975	58,975	43,877
General office	6,146	6,146	10,711
Legal and professional	3,020	3,020	3,000
Depreciation	2,443	2,443	2,758
	70,584	70,584	60,346

10. Analysis of grants

	2024 £	2023 £
Grants to institutions		
Nishkam Civic Association	32,841	–
Total grants	32,841	–

11. Net (Expenditure)/ income

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

	2024 £	2023 £
Amortisation of intangible assets	-	740
Depreciation of tangible fixed assets	14,496	12,515

12. Auditors remuneration

	2024 £	2023 £
Fees payable for the audit of the financial statements	11,300	11,680

13. Staff costs

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

	2024	2023
	£	£
Wages and salaries	285,950	219,178
Social security costs	13,052	8,425
Employer contributions to pension plans	5,064	3,292
	304,066	230,895

The average head count of employees during the year was 16 (2023: 14). The average number of full-time equivalent employees during the year is analysed as follows:

	2024	2023
	No.	No.
Trading	14	12
Charitable activities	2	2
	16	14

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

The key management of the parent charity, the Trust, comprises of the trustees who receive no remuneration for their services.

The key management personnel of the group comprise those of the Trust who receive no remuneration for their services.

14. Trustee remuneration and expenses

There were no trustees' remuneration or other benefits for the ended 31 March 2024 nor for the year ended 31 March 2023.

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

15. Taxation

Taxation included in the trading subsidiaries:

	2024	2023
	£	£
Current tax	-	-
Deferred tax	3,239	(677)
	3,239	(677)

16. Incoming resources from other activities for generating funds

The charitable trust wholly owns 100% of the share capital of the following trading subsidiaries:

Subsidiary	Country of Incorporation	Company number
Nishkam Pharmacy Limited	England and Wales	08341597
Nishkam Dental Care Limited	England and Wales	09520055
NPVR Limited	England and Wales	14764588

A summary of the financial performance of each of the subsidiaries is shown below:

Nishkam Pharmacy Limited:	**2024**	2023
	£	£
Turnover	**1,310,996**	1,225,087
Cost of sales	**979,695**	872,396
Gross Profit	**331,301**	352,691
Administration expenses	**417,146**	371,149
	(85,845)	(18,458)
Interest received	**67**	-
Interest paid	**(31)**	-
Other operating income	**12,948**	34,451
Operating Profit and Profit before Taxation	**(72,861)**	15,993
Tax on profit	**(836)**	394
Profit after tax	**(73,697)**	16,387
Donation to NHT	**24,000**	318,700
Retained in Subsidiary	**(97,697)**	(302,313)
The net assets and liabilities of the subsidiaries were:		
Fixed assets	**63,577**	62,596
Current assets	**369,373**	464,584
Current liabilities	**(177,784)**	(175,153)
Total assets less current liabilities	**255,166**	352,027
Provisions for liabilities	**(3,069)**	(2,233)
Net assets	**252,097**	349,794
Aggregate share capital and reserves	**252,097**	349,794

16. Incoming resources from other activities for generating funds *(continued)*

Nishkam Dental Care Limited:	**2024**	2023
	£	£
Turnover	**24,601**	26,885
Cost of sales	**2,511**	8,072
Gross Profit	**22,090**	18,813
Administration expenses	**16,406**	21,482
Operating Profit and Profit before Taxation	**5,684**	(2,669)
Tax on profit	**(2,403)**	283
Retained in Subsidiary	**3,281**	(2,386)
The net assets and liabilities of the subsidiaries were:		
Fixed assets	**22,448**	12,076
Current assets	**19,37**	26,342
Current liabilities	**(15,390)**	(17,560)
Total assets less current liabilities	**26,435**	20,858
Provisions for liabilities	**(2,296)**	-
Net assets	**24,139**	20,858
Aggregate share capital and reserves	**24,139**	20,858

16. Incoming resources from other activities for generating funds ***(continued)***

NPVR Limited:	**2024**
	£
Turnover	**-**
Cost of sales	**-**
Gross Profit	**-**
Administration expenses	**70,443**
Operating Profit and Profit before Taxation	**(70,443)**
Tax on profit	**-**
Retained in Subsidiary	**(70,443)**

The net assets and liabilities of the subsidiaries were:	
Fixed assets	**8,719**
Current assets	**1**
Current liabilities	**(79,162)**
Total assets less current liabilities	**(70,442)**
Provisions for liabilities	**-**
Net assets	**(70,442)**
Aggregate share capital and reserves	**(70,442)**

17. Intangible assets

Group	Computer software £
Cost	
At 1 April 2023 and 31 March 2024	24,446
Amortisation	
At 1 April 2023 and 31 March 2024	24,446
Carrying amount	
At 31 March 2024	–
At 31 March 2023	–

The charity has no intangible assets.

18. Tangible fixed assets

Group	Leasehold property improvement £	Fixtures and fittings £	Motor Vehicle £	**Total £**
Cost				
At 1 April 2023	114,093	77,869	9,682	201,644
Additions	–	41,717	-	41,717
At 31 March 2024	114,093	119,586	9,682	243,361
Depreciation				
At 1 April 2023	58,257	57,838	5,386	121,481
Charge for the year	4,187	9,665	644	14,496
At 31 March 2024	62,444	67,503	6,030	135,977
Carrying amount				
At 31 March 2024	51,649	52,083	3,652	107,384
At 31 March 2023	55,836	20,031	4,296	80,163

18. Tangible fixed assets *(continued)*

Charity	Leasehold property improvement £	Fixtures and fittings £	**Total £**
Cost			
At 1 April 2023	28,601	23,765	52,366
Additions	–	9,592	9,592
At 31 March 2024	28,601	33,357	61,958
Depreciation			
At 1 April 2023	23,606	23,269	46,875
Charge for the year	767	1,676	2,443
At 31 March 2024	24,373	24,945	49,318
Carrying amount			
At 31 March 2024	4,228	8,412	12,640
At 31 March 2023	4,995	496	5,491

19. Investments

Group	**Investment in associate £**
Share of net assets	
At 1 April 2023	18,823
Share of profit/loss	2,970
At 31 March 2024	21,793
Impairment	
At 1 April 2023 and 31 March 2024	–
Carrying amount	
At 31 March 2024	21,793
At 31 March 2023	18,823

19. Investments *(continued)*

Charity	Shares in group undertakings £
Cost or valuation	
At 1 April 2023	186,991
Additions	1
At 31 March 2024	186,992
Impairment	
At 1 April 2023 and 31 March 2024	–
Carrying amount	
At 31 March 2024	186,992
At 31 March 2023	186,991

All investments shown above are held at valuation.

The charity holds investments in the following undertakings all of which are registered in England and Wales:

	Type of Shares Held	% of Shares Held
Nishkam Phramacy Limited		100
Nishkam Dental Care Limited		100
NPVR Limited		100
Nishkam Security Limited		25

20. Stocks

Group	2024 £	2023 £
Pharmaceutical products	49,181	47,281
	49,181	47,281

The charity has no stock.

21. Debtors

Group	2024	2023
	£	£
Trade debtors	110,757	184,319
Amounts owed by group undertakings	-	-
Prepayments and accrued income	4,641	3,794
Other debtors	22,299	78,950
	137,697	267,063

Charity	2024	2023
	£	£
Trade debtors	11,787	51,555
Amounts owed by group undertakings	24,378	14,954
Prepayments and accrued income	2,661	1,594
Other debtors	12,000	30,121
	50,826	98,224

22. Creditors: amounts falling due within one year

Group	2024	2023
	£	£
Trade creditors	145,046	165,849
Amounts owed to group undertakings	-	–
Accruals and deferred income	54,616	121,589
Social security and other taxes	3,386	817
Other creditors	908	–
	203.956	288,255

Charity	2024	2023
	£	£
Trade creditors	10,388	11,858
Amounts owed to group undertakings	1,500	–
Accruals and deferred income	36,310	110,844
Social security and other taxes	668	190
Other creditors	168	–
	49,034	122,892

23. Deferred income

Group and Charity	2024	2023
	£	£
At 1 April 2023	97,186	11,970
Amount released to income	(97,186)	(11,970)
Amount deferred in year	13,026	97,186
At 31 March 2024	13,026	97,186

24. Provisions

Group	Deferred tax
	£
At 1 April 2023	2,126
Additions	3,239
At 31 March 2024	5,365

The charity has no provisions.

25. Deferred tax

Group

The deferred tax included in the statement of financial position is as follows:

	2024	2023
	£	£
Included in provisions	5,365	2,126

The deferred tax account consists of the tax effect of timing differences in respect of:

	2024	2023
	£	£
Accelerated capital allowances	5,365	2,126

The charity has no deferred tax.

26. 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 £5,064 (2023: £3,292).

27. Analysis of group charitable funds

Unrestricted funds

	At 1 April 2023	Income	Expenditure	**At 31 March 2024**
	£	£	£	£
General funds	833,228	1,452,455	(1,609,143)	676,540

	At 1 April 2022	Income	Expenditure	At 31 March 2023
	£	£	£	£
General funds	842,651	1,376,090	(1,385,513)	833,228

Restricted funds

	At 1 April 2023	Income	Expenditure	**At 31 March 2024**
	£	£	£	£
Start of Life Care	–	50,000	(50,000)	–
Living Well Consortium	–	2,000	(2,000)	–
Patient Carers Race Equalities Framework	–	15,156	(15,156)	–
	–	67,156	(67,156)	–

	At 1 April 2022	Income	Expenditure	At 31 March 2023
	£	£	£	£
Start of Life Care	–	–	–	–
Living Well Consortium	–	–	–	–
Patient Carers Race Equalities Framework	–	–	–	–
	–	–	–	–

28. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Tangible fixed assets	107,384	–	107,384
Investments	21,793	–	21,793
Current assets	756,684	–	756,684
Creditors less than 1 year	(203,956)	–	(203,956)
Provisions	(5,365)	-	(5,365)
Net assets	676,540	–	676,540

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	80,163	–	80,163
Investments	18,823	–	18,823
Current assets	959,467	65,156	1,024,623
Creditors less than 1 year	(223,099)	(65,156)	(288,255)
Provisions	(2,126)		(2,126)
Net assets	833,228	–	833,228

29. Analysis of changes in net debt

	At 1 Apr 2023 £	Cash flows £	**At 31 Mar 2024 £**
Cash at bank and in hand	710,279	(140,473)	569,806

30. Operating lease commitments

Group and company

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2024	2023
	£	£
Not later than 1 year	30,000	30,000
Later than 1 year and not later than 5 years	120,000	-
	150,000	30,000

31. 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.

The investment in associates was not accounted for in accordance with the equity method of accounting as required by the SORP when consolidated accounts are prepared.

The net impact is as follows:

	£
2022	
Increase in investments	17,480
Increase in funds	17,480
2023	
Share of associate income	1,343
Increase in investments	18,823
Increase in funds	18,823

32. Related Party Transactions

During the year, the following connected parties and transactions with the group were identified:

Guru Nanak Nishkam Sewa Jatha (Birmingham) UK
An unincorporated charity in which the trustees Mohinder Singh Ahluwalia and J P S Chandan were trustees. Nishkam Healthcare Trust operates from premises at 21 Soho Road, a freehold held by Guru Nanak Nishkam Sewak Jatha (Birmingham) UK.

Nishkam Civic Association
A charity in which the trustees Mohinder Singh Ahluwalia, PS Jhutti and JPS Chandan were trustees.

Nishkam Security Limited
A 25% owned subsidiary of Nishkam Healthcare Trust.

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.

Sangat Trust
A charitable company in which Trustee Mohinder Singh Ahluwalia has been a trustee.

32. Related Party Transactions *(continued)*

	2024 £	2023 £
During the year the group purchased the following services:		
Nishkam Civic Association	**32,841**	2,688
Nishkam Security Limited	**13,612**	8,897
During the year, the group paid the following rent:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	**30,000**	69,198
During the year, the group received the following donations:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	**30,000**	30,000
During the year, the group provided the following services:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	**7,519**	7,451
Nishkam School Trust	**1,931**	856
Nishkam Civic Association	**2,500**	-
At the end of the year the group owed the following:		
Nishkam Security Limited	**3,450**	-
Nishkam School Trust	**379**	-
Nishkam Civic Association	**2,000**	-
At the end of the year the group was owed the following:		
Nishkam Civic Association	**2,500**	-

33. Controlling party

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

NISHKAM HEALTHCARE TRUST

England & Wales - Charity number 1154295

Accounts

REGISTERED CHARITY NUMBER: 1154295

nishkam
Healthcare Trust

Prime Accountants
Charter House
161 Newhall Street
Birmingham
West Midlands B3 1SW

ANNUAL REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS 2022 - 2023

WEDNESDAY
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A18 25/10/2023 #159
COMPANIES HOUSE



Caring with Compassion, Helping with Humility, Listening with Love

Mission Statement

Introducing an innovative approach to healthcare by infusing faith-inspired, values-led care into clinical practice, resulting in prevention, healing and patient empowerment; improving health and wellbeing of the community

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A Unique Approach

The Nishkam Healthcare Trust brings together experienced medical professionals who are passionate about serving their community. The emphasis is placed around lovingly listening to the concerns of people, and striving to address the root cause of disease through emphasis on prevention and patient empowerment, whilst still offering treatment where this is needed. The incorporation of faith-inspired values with medical care practices creates a holistic approach to healing and the long term wellbeing of the community.

Selfless service for the greater good underpins the work being delivered within the organisation. It is a self-reliant, self-helping, community-led initiative, which aims to reduce the burden upon the government and public institutions, including the NHS. It has been delivering services and collaborating with community orientated organisations in order to support the health needs of the local area at time when public institutions face the pressures of increasing patient care demands and declining resource availability.

Health professionals are expected to act and deliver with:

- Compassion
- Benevolence (inclination to perform kind, charitable acts)
- Humility and tolerance
- Altruism (selflessness)
- Professionalism and Clinical Excellence

A key part of the mind-set is to strive for 'Sarbat da Bhalla' - the goodwill, good wishes and welfare of all.

1. Values-based healthcare gives importance to the healthcare journey as well as the objective health outcomes, thereby helping to provide a holistic approach to wellbeing and the relief of sickness.

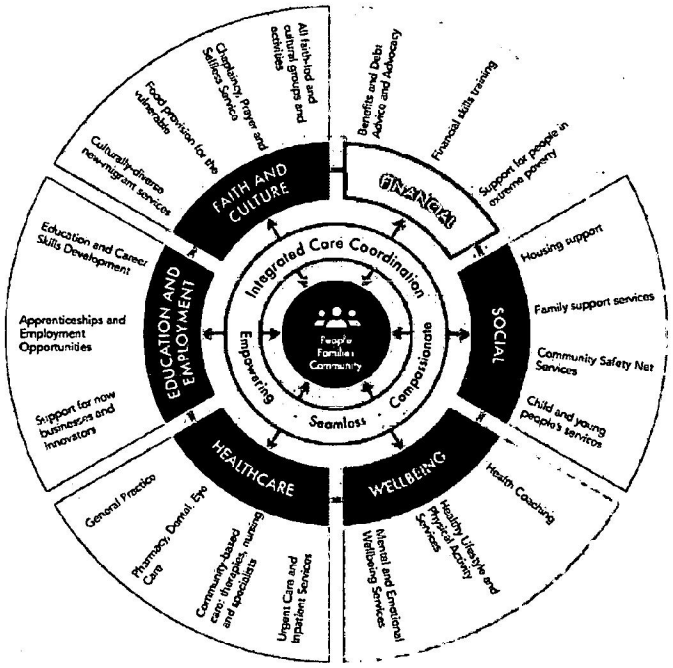
2. The ethos of volunteering encourages and enables the community to contribute to the caring for vulnerable groups including the elderly and young.

3. Builds capacity of individuals, families and local communities to be self-sufficient

4. Empowering and cultivating an interest in patients and the public to lead healthy lives through working with them on health education and ill-health prevention.

5. Caring with dignity, respect and humility for all those who need it regardless of background, race, religion or culture.

Our future model is based around an integration of services focussing on a high quality of care, delivered with compassion and benevolence.



Nishkam Healthcare Trust was registered as a charity in 2012. The Trust aims to serve the local community and address health inequalities through the approach described above. This community-led initiative provides a platform for cultural sensitivity and bespoke local healthcare solutions through collaboration with neighbouring stakeholders.

TRUSTEES' REPORT

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

REFERENCE AND ADMINISTRATIVE DETAILS

Incorporation
The charitable company was incorporated on 21 December 2012

Registered Company number
08339604 (England and Wales)

Registered Charity number
1154295

Principal Address
18 -20 Soho Road Handsworth Birmingham B21 9BH

Trustees
Mr Ranjit Sondhi
Dr Brinder Singh Mahon
Prof Steve Fields
Dr Sarabjit Singh Chandan
Dr Manvir Kaur Hayer
Mr Paul Warwick Jennings

Auditors
Prime Accountants
Charter House
161 Newhall Street
Birmingham
West Midlands B3 1SW

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes a charitable trust.

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 risks.

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 the accounts were approved and conclude there is no uncertainty relating to going concern

Investment policy and objectives
The Charity's principal initial objective is to facilitate the provision of personalised, culturally-sensitive healthcare and its investment policy is to defray the income received in providing investment in Nishkam Pharmacy Limited and Nishkam Dental Care Limited.

The charity does not propose to build a substantial investment portfolio as the funds raised are to be expected as achieving the objectives of the charity.

Pay policy for senior staff
The directors consider the board of directors, who are the Trust's trustees, and the senior management team comprise the key management personnel of the charity of directing and controlling, running and operating the Trust on a day to day basis. All directors give of their time freely and no director received remuneration in the year.

The pay of senior staff is reviewed annually and normally increased in accordance with average earnings

OBJECTIVES AND ACTIVITIES

Significant activities
The principal activities during the year included the support of the relief of sickness and the preservation of health and wellbeing among the local community, including proactive volunteering during the months of lockdown. Further activity included the extension of the Nishkam Healthcare Centre to now include 23 Soho Road as well.

Trustees

Ranjit Sondhi CBE, Has served extensively on national regulatory and governing bodies including the Commission for Racial Equalities, the BBC, the National Gallery, the Criminal Cases Review Commission and Guide Dogs for the Blind. He was Chair of the former Heart of Birmingham PCT, vice-chair of the former Sandwell and West Birmingham Clinical Commissioning Group (CCG), and lay member of the former Black Country and West Birmingham CCG. He is also a senior lecturer at the University of Birmingham.

Professor Steve Field CBE, Chair at Walsall Healthcare NHS Trust and a Trustee for Pathway Healthcare for Homeless People. He has served as Chief Inspector of General Practice, Primary Medical Services and Integrated Care at the Care Quality Commission (CQC). He has held several board positions in the NHS including, Deputy National Medical Director at NHS England, Regional Postgraduate Dean for NHS West Midlands and Chairman of the NHS Inclusion Health Board at the Department of Health, Chairman of The Royal College of GPs, and has been a faculty member at the Harvard Macy Institute of Harvard University in the USA. He has been awarded a number of honorary degrees and also holds academic appointments at the University of Birmingham and the University of Warwick.

Dr Brinder Singh Mahon OBE Consultant Radiologist, at the University Hospitals Birmingham NHS Foundation Trust, and CEO of the board for the Nishkam School Trust.

Dr Sarabjit Singh Chandan, MBBS A locum general practitioner, past director of a GP locum agency.

Dr Manvir Kaur Hayer MBChB, PhD Consultant nephrologist at the University of Birmingham

Mr Paul Warwick Jennings, CEO at NHS Warwickshire Has >40 years of experience across a range of NHS organisations, including critical care and services for older people, was made a Fellow of the Faculty of Public Health in 2010 for his work to address inequality in health and social care. He supported the ExtraCare Charitable Trust, which offers unique lifestyle opportunities for care and residential home residents for ten years, with three years as Chair. He led the Chief Executive's Group for Health and Local Government across Birmingham and Solihull, and was at the forefront of a merger of three Clinical Commissioning Groups to create the largest CCG (now BSOL ICS) in England. In addition, he is the present Chair of Hospice UK, and a director at St Giles Hospice, and Welcome Wellbeing CIC.

ACHIEVEMENT AND PERFORMANCE
FINANCIAL REVIEW

Reserves policy

The present level of funding is adequate to support the continuation of the current activities.

Principal funding sources

During the period the Charity generated income of £439,445, including £75,339 from room hire, rental and service charges and £30,000 in donations from Guru Nanak Nishkam Sewak Jatha (Birmingham).

The Charity expensed a total of £145,512, leaving a surplus of £293,933.

Total reserves at the balance sheet date were £630,744, which the Trustees consider to be adequate to continue the Charity's ongoing objectives

Public benefit

NHT carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who attend the NHT site and the wider communities it serves. The specific benefits for the public may be summarised in the following way.

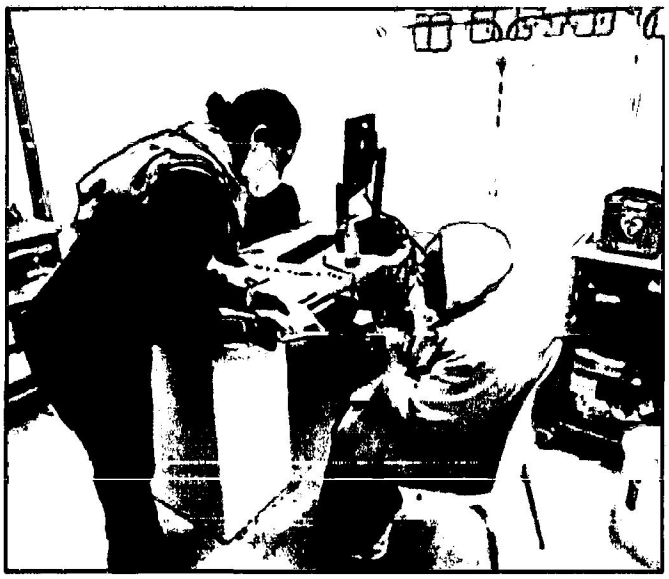
NISHKAM PHARMACY

COVID-19 negatively impacted the day-to-day business of the pharmacy. Since the pandemic the team have worked consistently hard pharmacy have increased prescription from 6853 to 8772 items per month. This includes over-the counter items, as well as home deliveries and care homes. The pharmacy continues to prioritise health promotion. They work closely with the wider health team to offer health screening events with free blood pressure checks, blood glucose checks, BMI checks as well as answer general health queries on healthy lifestyle.

The pharmacy continues to grow its niche in substance abuse. The team are working closely with Crime, Grow and Live which is a national health and social charity, that helps with challenges including drugs and alcohol. This is especially important in Handsworth where there is a substantial proportion of people dependent on illicit substances and who need support to wean of this. The pharmacy is also continuing to focus on minor ailments services. In addition the team have worked closely with local GPs in the past year linking rapid access to cardivascual disease treatment following pharmacy Blood Pressure health checks in high risk/hard to reach population.

NISHKAM COVID VACCINATION

Since the start of the COVID -19 pandemic, Nishkam pharmacy has been vaccinating the public and health & social workers under a Local Enhanced Service. To date the over 43,000 vaccinaitons have been given in total to people spanning 17 different ethnic groups. Sixty nine percent pf the people we have vaccianted are from the BAME communuity. We hope to patrticipate in the COVID-19 booster programme for spring and autumn 2023.





NISHKAM DENTAL CARE

Nishkam Dental care (NDC) is unique private health care service. A service that is run by Volunteer dentists who dedicate their time and expertise to provide high quality expert dental care for our patients. To date the team have seen 756 patients.

In line with the values of the Nishkam Healthcare Trust, NDC is a not-for-profit service and with its unique and innovative operational model, the service offers patients access to high quality dental care at a budget that suits them.

Although a fee structure does exist, patients are given the choice to contribute what they feel they can afford. Regardless of the fee contribute, the treatment is always carried out to the highest of standards.

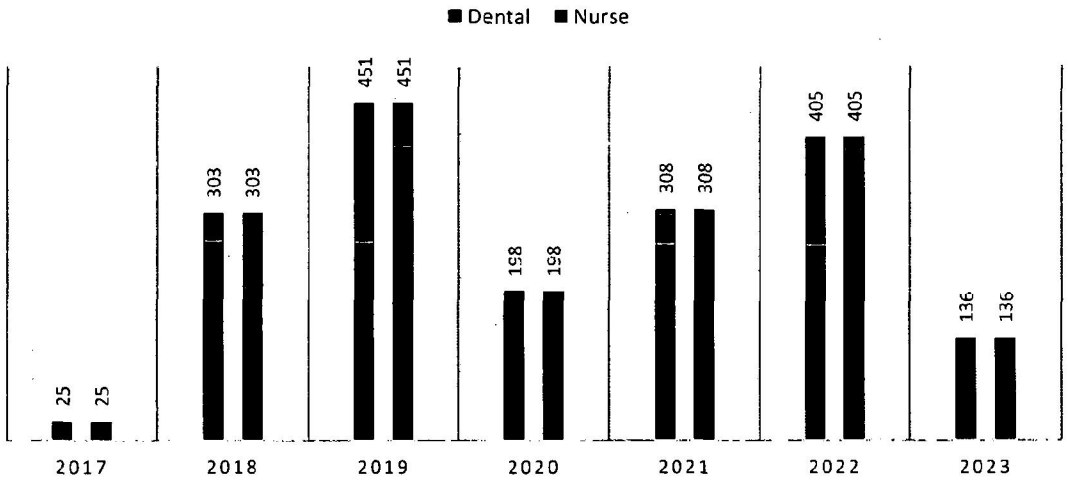
The benefits of bilingual dental team allow accessibility to dental care, patients can communicate with the dentist which increases a sense of trust, familiarity, feeling relaxed, less anxious and to reach out to patient's needs.

As part of the Nishkam Integrated Care Model the team work alongside other healthcare professionals to highlight where poor oral health may be a sign of, or potential lead to other forms of illness such as heart disease and diabetes. Improving patients' oral health will in turn improve their overall health.

The team have served patients referred from other community-based organisations, such as Newbigin Community Trust, a place that provides a place of welcome, inclusion and social cohesion for neighbours in Winson Green and Handsworth area a rehabilitation for the homeless. This demonstrates a person-centred approach, caring with compassion doing Par-Upkar and partnership working with other organisations.

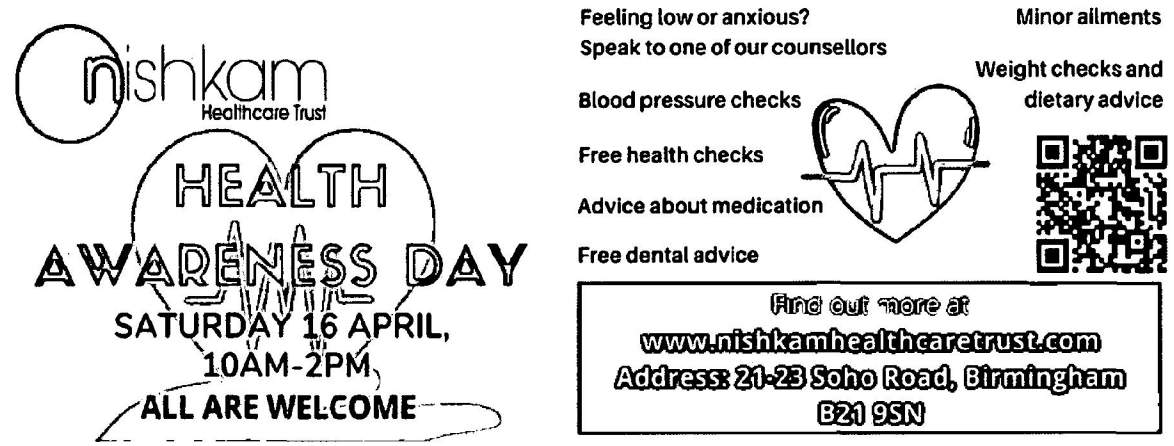
The Dental service continues to operate on the weekends only, with a team of 7 volunteers dentist, 2 employed nurses and 2 admin staff. The staff continue to dedicate their time and efforts to provide a very high level of care at affordable price scale in local deprived area and further more and participate in Health Awareness Day, giving general advice and care. The teams commitment and self-service is admirable, staff continuing to commute from long -distance such as London, Solihull, to Handsworth.

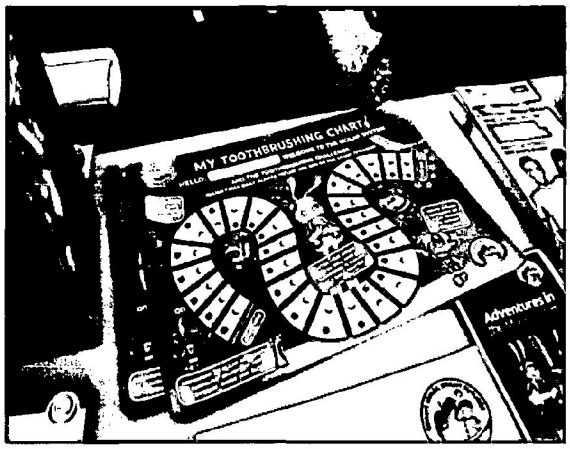
DENTIST & NURSE VOLUNTEER HR FROM 2017 TO 31ST APRIL 2023



The team continue to grow by recruiting more Dentist volunteers and continue to provide high quality expert dental care for our patients.

Dentists volunteering their time at Health Awareness programs held.







NISHKAM MENTAL AND EMOTIONAL WELLBEING SERVICE

To offer values-led mental and emotional wellbeing support in a culturally sensitive environment to anyone in need, striving to reduce health inequalities and help address the increase in mental health presentations in the health and social care system.

Services

- A Listening Ear Service for adults currently conducted via telephone.
- Adult Counselling for those requiring more structured and longer-term support.
- Care Connecting to welfare, housing, and financial support as well as other services offered across Nishkam campus.
- Collaboration and Partnership work with community, healthcare and NHS organisations.

The service has shown great demand for the service and potentially increase the service from 4 days to 5 days to meet the demand for the community. The NMEWS have ongoing collaboration work with local mental health agencies and stake holders as wells as other initiatives to implement the Long-Term Community Mental Health Transformation Plan.

Children's Wellbeing Pilot

From the Adult NMES service this had led to develop a health and social care integrated pilot for Children and Young People across Nishkam campus. NHT and Nishkam School partnered to tackle pupil and parent wellbeing at a time of increased levels of difficulties and wellbeing concerns. Initially, the group had intended to develop group therapeutic support and 1-1 counselling support for pupils as well as psycho-education for parents.

Given the long-term aims of this work, it was decided that this process would start with a 5-week pilot focused solely on group therapeutic support aimed at school pupils at Nishkam Primary School.

Parent Feedback Survey

All those that completed the Parent Feedback Survey, wanted the project to continue moving forward.

NHC successful in stage 3 funding project to deliver in raising awareness on Living kidney donation and other health inequalities.

Nishkam Health Awareness Day Saturday 16th April 2022







Significant reach of the audiences present at the events where living kidney donation was being promoted. Throughout the project, promoted with 'champions' – whether these are faith leaders or senior members of the community – to pass on information to their friends and families around living kidney donation.

The core focus on our campaign, was to reach, in large proportions, members of our local communities with accurate messaging around living kidney donation, whether through person, social media or in a virtual environment.



Walsall stadium – 28th May 2022

Health advice given and health checks conducted. A team of 10 clinicians volunteered together to deliver general dental advice and information, conduct blood pressure check, and raise awareness about living kidney donation. Together, they volunteered a total of 51 hours.

King Edwards Handsworth School - 15th July 2022

Public community safety meeting at King Edwards Handsworth School – Rose hill NHS -Blood Transplant attended and did a talk around living kidney awareness. Nishkam healthcare team distributed Living Kidney Disease leaflets and twitter feeds. 400 people attended.

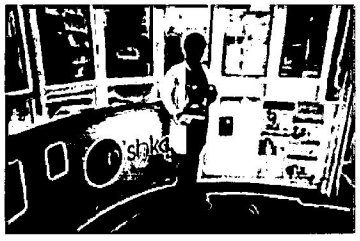
Queen Baton relay at Nishkam center - 28th July 2022

Queen Baton relay at Nishkam center over 500 people attended raised awareness around living kidney organ awareness, done free blood pressure checks.





Breast feeding week 3rd August 2022



Crime Grow Live event 13th October 2022

Working towards eliminating hepitises



STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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

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

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

In so far as the trustees are aware:

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

AUDITORS

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

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 18 October 2023 and signed on the board's behalf by:

.....
Trustee

M.K.Hayer

Opinion

We have audited the financial statements of Nishkam Healthcare Trust (the 'charitable company') and its subsidiaries ("the group") for the year ended 31 March 2023 which comprise the Consolidated Statement of Financial Activities (including Income & Expenditure Account), the Consolidated and Charity Balance Sheets, the Consolidated Cash Flow Statement, and the related notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 group's and charity's affairs as at 31 March 2023, and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting standard applicable in the UK and the Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISA's (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 group and 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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Trustees' Annual Report and Consolidated Financial Statements, other than the financial statements and our auditor's report thereon.

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether 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, bases on the work undertaken in the course of our audit:

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

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the group and charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' 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 by the charity, or returns adequate for our audit have not been received from branches not visited by us; or
- the charity's 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.
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees 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 group's and 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 group or the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue 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:

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the industry sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence;

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

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

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

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

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

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

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements, or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission, or misrepresentation. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

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

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

Use of report

This report is made solely to the charity's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an 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 trustees as a body for our audit work, for this report, or for the opinions we have formed.



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

Date 23/10/2023

NISHKAM HEALTHCARE TRUST
Consolidated Statement of Financial Activities (including Income & Expenditure Account)
for the year ended 31 March 2023

	Notes	**2023 Group funds £**	2022 Group funds £	**2023 Charity funds £**	2022 Charity funds £
Income from donations and legacies					
Donations		**30,000**	30,000	**348,700**	30,000
Income from other trading activities					
Commercial trading operations		**1,268,599**	1,529,194	**-**	-
Rental Income	2	**60,670**	56,501	**75,339**	115,382
Other income		**15,478**	15,954	**15,406**	15,000
Total Income		**1,374,747**	1,631,649	**439,445**	160,382
Expenditure					
Raising funds: Commercial trading operations		**1,240,001**	1,149,221	**-**	-
Charitable activities	4	**145,512**	165,399	**145,512**	165,399
Total expenditure		**1,385,513**	1,314,620	**145,512**	165,399
Net income/(expenditure) and net movement in funds for the year		**(10,766)**	317,029	**293,933**	(5,017)
Reconciliation of funds:					
Fund balance brought forward		**825,171**	508,142	**336,811**	341,828
Total funds carried forward		**814,405**	825,171	**630,744**	336,811

Continuing Operations

All income and expenditure have arisen from continuing activities.

NISHKAM HEALTHCARE TRUST
Consolidated Balance Sheet
for the year ended 31 March 2023

	Notes	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Fixed Assets					
Intangible assets	11	-	740		-
Tangible assets	12	80,163	87,032	5,491	2,604
Investments	13		-	186,991	186,991
		80,163	87,772	192,482	189,595
Current Assets					
Stocks	14	47,281	49,412	-	-
Debtors	15	267,063	265,051	98,224	41,422
Cash at bank and in hand		710,279	671,752	462,930	181,061
		1,024,623	986,215	561,154	222,483
Creditors: Amounts falling due within one year	16	(288,255)	(246,013)	(122,892)	(75,267)
Net Current assets		736,368	740,202	438,262	147,216
Provision for liabilities		(2,126)	(2,803)	-	-
Current assets less total liabilities		734,242	737,399	438,262	147,216
Net assets		814,405	825,171	630,744	336,811
Funds					
Unrestricted funds	18/19	814,405	825,171	630,744	336,811
Total funds carried forward					

The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The financial statements were approved by the Board of Trustees on 18 October 2023 and were signed on its behalf by:

.....
Trustee

M.K. Hayer

NISHKAM HEALTHCARE TRUST
Consolidated Cash Flow Statement
for the year ended 31 March 2023

	Notes	**2023** £	2022 £
Cash flows from operating activities:			
Cash generated from operations	1	**44,173**	323,784
Tax paid		**-**	-
Government Grant		**-**	940
Net cash from operating activities		**44,173**	324,724
Cash flows from investing activities:			
Purchase of tangible fixed assets		**(5,646)**	(4,712)
Sale of tangible fixed assets		**-**	-
Net cash from investing activities		**(5,646)**	(4,712)
Increase/(decrease) in cash and cash equivalents	2	**38,527**	320,012
Cash and cash equivalents at the beginning of the reporting period		**671,752**	351,740
Cash and cash equivalents at the end of the reporting period		**710,279**	671,752

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Cash Flow Statement
for the year ended 31 March 2023

1. Reconciliation of net income to net cash flow from operating activities

	2023	2022
	£	£
Net income for the reporting period (as per the statement of financial activities)	**(10,766)**	317,029
Adjustments for:		
Tax charge in subsidiaries	**(677)**	1,704
Depreciation charges	**13,255**	12,792
Decrease/(increase) in stocks	**2,131**	(6,982)
Decrease/(increase) in debtors	**(2,012)**	(37,421)
(Decrease)/increase in creditors	**42,242**	37,602
Government Grants	**-**	(940)
Cash and cash equivalents at the end of the reporting period	**44,173**	323,784

2. Analysis of movement in net cash

	Start of year	Cashflow	At the end of year
	£	£	£
Cash	671,752	38,527	710,279

1. Accounting Policies

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity as defined by FRS 102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value.

The functional and presentational currency is the Pound Sterling (£).

Group financial statements
The financial statements consolidate the results of the charity and its wholly owned subsidiaries on a line-by-line basis.

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Commercial turnover arrives from the sale of preparing, dispensing, and reviewing of drugs and other clinical services. Turnover is recognised at the fair value of consideration at point of sale.

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

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

Improvements to property	- 10% on cost
Fixtures and fittings	- 20% on cost

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

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Accounting Policies - continued

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Stock
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow-moving items.

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

Going Concern
The accounts have been prepared on the basis of being a going concern as outlined in the Trustees' annual report.

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

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

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

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

Investments
Investments are a form of basic financial instruments and are initially recognised at their transaction value and subsequently measured at their fair value at the balance sheet date. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

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

Intangible assets
Intangible assets are initially measured at cost. After initial recognition, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

3. Income from Rental

	2023	2022
	£	£
Room rentals received	**60,670**	56,501

4. Income earned from other activities

The charitable trust wholly owned trading subsidiaries are as follows:

Nishkam Pharmacy Limited, is incorporated in the United Kingdom (company number 08341597)
Nishkam Dental Care Limited (company number 09520055)

The summary financial performances of the subsidiaries alone are:

Nishkam Pharmacy Limited:

	2023	2022
	£	£
Turnover	**1,225,087**	967,581
Cost of sales	**872,396**	717,468
Gross Profit	**352,691**	250,113
Administration expenses	**376,149**	483,128
	(23,458)	(233,015)
Other operating income	**39,451**	558,270
Operating Profit and Profit before Taxation	**15,993**	325,255
Tax on profit	**394**	(1,871)
Profit after tax	**16,387**	323,384
Donation to NHT	**318,700**	-
Retained in Subsidiary	**(302,313)**	323,384

The net assets and liabilities of the subsidiaries were:

Fixed assets	**62,596**	68,090
Current assets	**464,584**	766,868
Current liabilities	**(175,153)**	(180,223)
Total assets less current liabilities	**352,027**	654,735
Provisions for liabilities	**(2,233)**	(2,628)
Net assets	**349,794**	652,107
Aggregate share capital and reserves	**349,794**	652,107

Income earned from other activities - continued

Nishkam Dental Care Limited:

	2023	2022
	£	£
Turnover	**26,885**	16,411
Cost of sales	**8,072**	834
Gross Profit	**18,813**	15,577
Administration expenses	**21,482**	18,022
Operating Profit and Profit before Taxation	**(2,669)**	(2,445)
Government Grants	**-**	940
Tax	**283**	167
Retained in subsidiary	**(2,386)**	(1,338)

The net assets and liabilities of the subsidiaries were:

Fixed assets	**12,076**	17,078
Current assets	**26,342**	22,294
Current liabilities	**(17,560)**	(15,953)
Total assets less current liabilities	**20,858**	23,419
Provisions for liabilities	**-**	(175)
Net assets	**20,858**	23,244
Aggregate share capital and reserves	**20,858**	23,244

5. Analysis of expenditure on charitable activities

	Management	Governance cost	Totals
	£	£	£
Support costs	**43,881**	**-**	**43,881**
Premises costs	**52,053**	**-**	**52,053**
Governance costs	**-**	**5,700**	**5,700**
Staff costs	**43,878**	**-**	**43,878**
Total	**139,812**	**5,700**	**145,512**

6. Analysis of governance and support costs

	Administration	Governance cost	Totals
	£	£	£
Audit fees	-	5,700	5,700
Accountancy fees	1,698	-	1,698
Cleaning	4,115	-	4,115
Security costs	8,897	-	8,897
Repairs & renewals	14,735	-	14,735
Professional fees	3,000	-	3,000
Administration	8,678	-	8,678
Depreciation	2,758	-	2,758
Total	43,881	5,700	49,581

7. Group Net (Expenditure)/Income

Net (expenditure)/income is stated after charging:

	2023	2022
	£	£
Auditor's remuneration	11,680	12,700
Depreciation - owned assets	12,514	11,904
Computer software amortisation	740	888
Total	24,934	25,492

7. Group staff costs

	2023	2022
	£	£
Wages and salaries	219,178	189,668
Social security costs	8,425	9,732
Pension costs	3,292	2,894
Total	230,895	202,294

No employees had employee benefits in excess of £60,000 (2022: £60,000).

The key management of the parent charity, the Trust, comprises of the trustees and the business development officer. The total employee benefits of the key management personnel of the Trust was £20,767 (2022: £20,767)

The key management personnel of the group comprise those of the Trust and the key management personnel of its wholly owned subsidiaries. The key management personnel of the subsidiaries are the manager whose employee benefits total £36,997 (2022: £41,194). The employee benefit of the key management for the group was therefore £ 57,764 (2022: £61,961).

8. Trustees' remuneration and benefits

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

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

9. Group staff numbers

	2023 Number	2022 Number
Trading	12	12
Charitable activities	2	1
Total	14	13

10. Taxation

	2023 £	2022 £
Current Tax		
UK Corporation Tax	-	1,332
Deferred Tax	(677)	372
Total	(677)	1,704

11. Group Intangible Fixed Assets

	Computer software £
Cost	
At 1 April 2022	24,446
Amortisation	
At 1 April 2022	23,706
Charge for the year	740
At 31 March 2023	24,446
Net Book Value	
At 31 March 2023	-
At 31 March 2022	740

12. Group Tangible Fixed Assets

	Improvements to property £	Fixtures and fittings £	Motor vehicle £	Totals £
Costs				
At 1 April 2022	**108,969**	**77,347**	**9,682**	**195,998**
Additions	**5,124**	**522**	-	**5,646**
Disposals	-	-	-	-
At 31 March 2023	**114,093**	**77,869**	**9,682**	**201,644**
Depreciation				
At 1 April 2022	**52,105**	**52,233**	**4,628**	**108,966**
Charge for the year	**6,152**	**5,605**	**758**	**12,515**
Disposal	-	-	-	-
At 31 March 2023	**58,257**	**57,838**	**5,386**	**121,481**
Net Book Value				
At 31 March 2023	**55,836**	**20,031**	**4,296**	**80,163**
At 31 March 2022	56,864	25,114	5,054	87,032

Charity Tangible Fixed Assets

	Improvements to property	Fixtures and fittings	Totals
Costs			
At 1 April 2022	**23,477**	**23,243**	**46,720**
Additions	**5,124**	**522**	**5,646**
At 31 March 2023	**28,601**	**23,765**	**52,366**
Depreciation			
At 1 April 2022	**20,873**	**23,243**	**44,116**
Charge for the year	**2,733**	**26**	**2,759**
At 31 March 2023	**23,606**	**23,269**	**46,875**
Net Book Value			
At 31 March 2023	**4,995**	**496**	**5,491**
At 31 March 2022	2,604	-	2,604

13. Fixed asset investments

The charity holds 1 ordinary share of £1 in Nishkam Pharmacy Limited, which was purchased at a premium of £151,312. In addition, the charity owns 100 ordinary shares of £1 each in Nishkam Dental Care Limited, which were issued at a premium of £35,578. In addition, the company holds 1 ordinary share in Nishkam Security Limited, representing a 25% holding in this company.

14. Stock

	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Pharmaceutical products	**47,281**	49,412	-	-

15. Debtors

	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Trade debtors	**184,319**	227,826	**51,555**	12,273
Other debtors	**18,666**	8,804	**30,121**	2,300
Prepayments	**3,794**	4,391	**1,594**	1,420
VAT	**60,284**	24,030	-	-
Amounts owed by group undertakings	-	-	**14,954**	25,430
Total	**267,063**	265,051	**98,224**	41,423

16. Creditors: Amounts falling due within one year

	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Trade creditors	**165,849**	159,753	**11,858**	10,117
Other creditors	-	20	-	-
Accruals	**24,403**	67,994	**13,658**	52,269
Deferred income	**97,186**	11,970	**97,186**	11,970
Social security and other taxes	**817**	6,276	**190**	911
Total	**288,255**	246,013	**122,892**	75,267

17. Deferred income

Deferred income comprises advance room rentals receivable.

	Group £	Charity £
Balance as at 1 April 2022	**11,970**	11,970
Amount deferred from income earned from charitable activities	**85,216**	85,216
Balance as at 31 March 2023	**97,186**	97,186

18. Movement in group funds

	At 1 April 2022 £	Net movement in funds £	At 31 March 2023
Unrestricted Funds			
Unrestricted fund	**825,171**	**(10,766)**	**814,405**

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted fund	**1,374,747**	**1,385,513**	**(10,766)**

Comparatives for movement in group funds

	At 1 April 2021 £	Net movement in funds £	At 31 March 2022
Unrestricted Funds			
Unrestricted fund	**508,142**	**317,029**	**825,171**

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted fund	**1,631,649**	**1,314,620**	**317,029**

19. Analysis of net assets between funds

	Unrestricted fund 2023 £	Unrestricted fund 2022 £
Fixed assets	**80,163**	87,772
Stocks	**47,281**	49,412
Debtors	**267,063**	265,051
Cash at bank and in hand	**710,279**	671,752
Creditors – amounts falling due within one year	**(288,255)**	(246,013)
Creditors – amounts more than one year	**(2,126)**	(2,803)
Balance as at 31 March	**814,405**	825,171

20. Related party disclosures

During the year, the following connected parties and transactions with the group were identified:

Guru Nanak Nishkam Sewa Jatha (Birmingham) UK
An unincorporated charity in which the trusted Mohinder Singh Ahluwalia and J P S Chandan were trustees. Nishkam Healthcare Trust operates from premises at 21 Soho Road, a freehold held by Guru Nanak Nishkam Sewak Jatha (Birmingham) UK.

Nishkam Civic Association
A charity in which the trustees Mohinder Singh Ahluwalia, PS Jhutti and JPS Chandan were trustees.

Nishkam Security Limited
A 25% owned subsidiary of Nishkam Healthcare Trust.

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.

Sangat Trust
A charitable company in which Trustee Mohinder Singh Ahluwalia has been a trustee.

	2023	2022
	£	£
During the year the group purchased the following services:		
Nishkam Civic Association	**2,688**	2,475
Nishkam Security Limited	**8,897**	7,238
During the year, the group paid the following rent:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	**69,198**	73,128
During the year, the group received the following donations:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	**30,000**	30,000
During the year, the group provided the following services:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	-	-
Nishkam School Trust	-	-
At the end of the year the group owed the following:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	-	34,728

21. Ultimate controlling party

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

22. Operating leases

The operating lease commitment relates to the lease of 21 Soho Road form Guru Nanak Nishkam Sewa Jatha (Birmingham) UK. During the year, this property was sub-let to Nishkam Pharmacy Ltd for the same annual rent. At the year end the company had total commitments under operating leases expiring within 1 years of £30,000.


nishkam
Healthcare Trust

NISHKAM HEALTHCARE TRUST

England & Wales - Charity number 1154295

Accounts

nishkam Healthcare Trust

REGISTERED CHARITY NUMBER: 508470

Stanley Yule Chartered Accountants
Registered Auditors Waterside House
Waterside Business Park
1649 Pershore Road
Birmingham West Midlands B30 3DR

ANNUAL REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS 2021 - 2022



Caring with Compassion, Helping with Humility, Listening with Love

Mission Statement

Introducing an innovative approach to healthcare by infusing faith-inspired, values-led care into clinical practice, resulting in prevention, healing and patient empowerment; improving health and wellbeing of the community

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A Unique Approach

The Nishkam Healthcare Trust brings together the experience of highly trained medical professionals and their passion for serving the community. The emphasis is placed around lovingly listening to the concerns of patients, and seeking to promote disease prevention and patient empowerment. The incorporation faith-inspired values with medical care practices creates a holistic approach to healing and the long-term wellbeing of the community.

Selfless service for the greater good underpins the work being delivered within the organisation. It is a self-reliant, self-helping, community-led initiative, which aims to reduce the burden upon the government and public institutions, including the NHS. It has been delivering services and collaborating with community orientated organisations in order to support the health needs of the local area at time when public intuitions face the pressures of increasing patient care demands and declining resource availability.

Health professionals are expected to act and deliver with:

- Compassion
- Benevolence (inclination to perform kind, charitable acts)
- Humility and tolerance
- Altruism (selflessness)
- Professionalism and Clinical Excellence

A key part of the mind-set is to strive for 'Sarbat da Bhalla' - the goodwill, good wishes and welfare of all.

1. Values-based healthcare gives importance to the healthcare journey as well as the objective health outcomes, thereby helping to provide a holistic approach to wellbeing and the relief of sickness

2. The ethos of volunteering encourages and enables the community to contribute to the caring for vulnerable groups including the elderly and young.

3. Builds capacity of individuals, families and local communities to be self-sufficient

4. Empowering and cultivating an interest in patients and the public to lead healthy lives through working with them on health education and ill-health prevention.

5. Caring with dignity, respect and humility for all those who need it regardless of background, race, religion or culture.

Nishkam Healthcare Trust was registered as a charity in 2012. The Trust aims to serve the local community and address health inequalities through the approach described above. This community-led initiative provides a platform for cultural sensitivity and bespoke local healthcare solutions through collaboration with neighbouring health stakeholders.

TRUSTEES' REPORT

The Trustees present their report with the financial statements of the charity for the year ended 31 March 2022. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE DETAILS

Incorporation
The charitable company was Incorporated on 21 December 2012

Registered Company number
08339604 (England and Wales)

Registered Charity number
1154295

Principal Address
21 Soho Road Handsworth Birmingham B21 9BH

Trustees
Mr Ranjit Sondhi
Dr Brinder Singh Mahon
Prof Steve Fields
Mr Paul Jennings
Dr Sarabjit Singh Chandan
Dr Manvir Kaur Hayer

Auditors
Stanley Yule Chartered Accountants
Registered Auditors
Waterside House
1649 Pershore Road
Birmingham
B30 3DR

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes a charitable trust.

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 risks.

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 the accounts were approved and conclude there is no uncertainty relating to going concern.

Investment policy and objectives
The Charity's principal initial objective is to facilitate the provision of personalised, culturally-sensitive healthcare and its investment policy is to defray the income received in providing investment in Nishkam Pharmacy Limited and Nishkam Dental Care Limited.

The charity does not propose to build a substantial investment portfolio as the funds raised are to be expected as achieving the objectives of the charity.

Pay policy for senior staff
The directors consider the board of directors, who are the Trust's trustees, and the senior management team comprise the key management personnel of the charity of directing and controlling, running and operating the Trust on a day to day basis. All directors give of their time freely and no director received remuneration in the year.

The pay of senior staff is reviewed annually and normally increased in accordance with average earnings

OBJECTIVES AND ACTIVITIES

Significant activities
The principal activities during the year included the support of the relief of sickness and the preservation of health and wellbeing among the local community, including proactive volunteering during the months of lockdown. Further activity included the extension of the Nishkam Healthcare Centre to now include 23 Soho Road as well.

Trustees

Ranjit Sondhi CBE, Presently the vice president of Sandwell West Birmingham Clinical Commissioning Group, a national trustee for Citizens UK and Guide Dogs UK, chairman of the South Asian Arts Foundation called SAMPAD, and trustee of the Hope projects Birmingham. Formerly a Judicial Appointments Commissioner, chairman of Heart of Birmingham teaching Primary Care Trust, and a Civil Service Commissioner. From 1972 until 1985 he was an integral part in the development of youth and community work projects in the inner-city area of Handsworth.

Professor Steve Field CBE, Chairman of the Royal Wolverhampton NHS Foundation Trust, and an honorary professor at the University of Birmingham and at the University of Warwick. Non-executive director of the University College London Partners. Past Chief Inspector of General Practice until 2019. Also formerly NHS England's Deputy National Medical Director, Chair of the National Inclusion Health Board, which targets improving the health of the most vulnerable, and Chair of the NHS Future Forum which was launched in April 2011. Also Chair of council of the Royal College of General Practitioners between 2007 and 2010.

Mr Paul Jennings, Retired in October 2021 from full time NHS roles after a 40 plus year career, with 23 years as a Chief Executive in both commissioning and provider roles. Paul was the CEO of 3 PCTs, a Mental Health Trust and a Community Services Trust in Gloucestershire. His last full time NHS role was as Chief Executive Officer of Birmingham and Solihull Clinical Commissioning Group where he was also system lead for the STP. He is an associate non-executive director at the University Hospitals of Birmingham Foundation Trust, Chair of Hospice UK, and a trustee at St Giles Hospice, Whittington. He is also the Chair of the Welcome Wellbeing CIC. He has previously chaired the ExtraCare Charitable Trust, a housing charity and the Gold Standards Framework.

Dr Brinder Singh Mahon OBE Consultant Radiologist, at the University Hospitals Birmingham NHS Foundation Trust, and CEO of the board for the Nishkam School Trust.

Dr Sarabjit Singh Chandan, MBBS A locum general practitioner, past director of a GP locum agency.

Dr Manvir Kaur Hayer MBChB, PhD Consultant nephrologist at the University of Birmingham

ACHIEVEMENT AND PERFORMANCE FINANCIAL REVIEW

Reserves policy

The present level of funding is adequate to support the continuation of the current activities.

Principal funding sources

During the period the Charity generated income of £160,382, including £110,778 from room hire, rental and service charges and £30,000 in donations from Guru Nanak Nishkam Sewak Jatha (Birmingham).

The Charity expensed a total of £165,399, leaving a deficit of £5,017.

Total reserves at the balance sheet date were £336,811, which the Trustees consider to be adequate to continue the Charity's ongoing objectives.

Public benefit

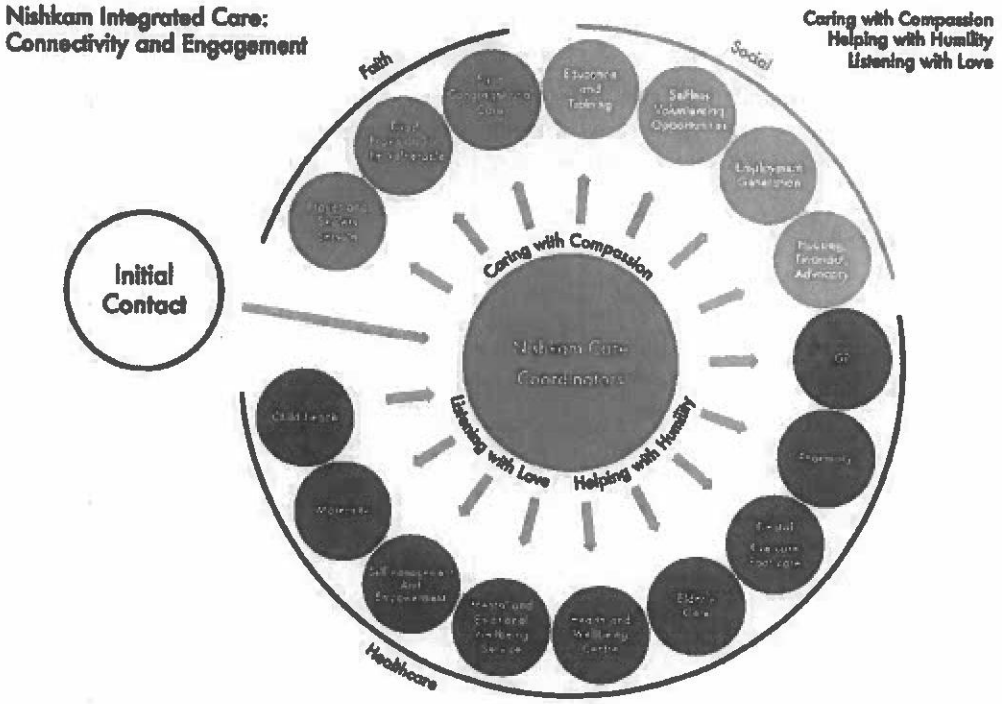
NHT carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who attend the NHT site and the wider communities it serves. The specific benefits for the public may be summarised in the following way.

Our Approach

The year between April 2021 to March 2022 has largely been focused on delivery of COVID-19 vaccination, resuming other services to normal pre-COVID activity levels, and responding to public's post-pandemic needs through expansion of the mental health service provision and attempts to increase the provision of primary care general practice in this deprived inner city area.

The COVID-19 pandemic helped to highlight the importance for collaborative working and holistic healthcare provision, which is integral towards achieving the levelling up agenda. Aligned with this, the NHT volunteers have reflected upon the working already occurring the GNNSJ campus, and how we can work collective with one another and with external organisations' to help improve the local population's. We have called this the Nishkam Integrated Care Connectivity and Engagement Pilot Project (NICCE pilot project).

Nishkam Innovative Integrated Care Connectivity and Engagement is a network of integrated services spanning health and social care aimed at challenging health inequalities through holistic and collaborative values-led care



What is Nishkam Integrated Care Connectivity and Engagement (NICCE)?

NICCE is an innovative network of integrated services spanning health and social care aimed at challenging health inequalities through holistic and collaborative values-led care. Situated in one of the top 1.6% most deprived neighbourhoods in England, NICCE is seamlessly integrating services that are of value to local residents, reducing access barriers, and uplifting communities.

Who runs NICCE?

NICCE is led by the Nishkam Healthcare Trust and Nishkam Civic Association: innovative, faith-inspired values-led charities, grounded by core values of shared responsibility, selflessness, altruism, compassion, equality and celebrating diversity. These charities are part of the Nishkam Group of Organisations', which includes the international faith-based organisation, Guru Nanak Nishkam Sewak Jatha (GNNSJ). Nishkam has committed to a 100-year allegiance to Handsworth, and has invested over £50m in the local area to date.

"Nishkam means going beyond self to serve others."

Our collaborators in NICCE span healthcare, statutory, local authority, voluntary and community sector organisations' united by the shared goal of uplifting and empowering the local community in a holistic, collaborative way.

This project is early in its development, but essential strives to connect up all efforts across the Nishkam organisation which address health and its wider determinants, as well as working collaboratively with our neighbours. More information on this will follow in future reports.

COVID-19 Vaccination Program

The Nishkam COVID-19 Vaccination Centre opened on 13th March 2021, to the call of urgent assistance from the Government and the struggling NHS. In just 10 days, through the faith inspired visionary leadership of our Patron and the Trust's Senior Leadership Team, alongside the hard work of selfless volunteers, a Nishkam warehouse in Newtown was transformed into a fully functioning clean, safe, and welcoming vaccination centre. During the first few weeks, the centre was open 12 hours a day, 7 days a week, and manned by over 40 volunteers per day. During its busiest periods over 800 people a day attended for vaccination. On 3rd July 2021 the service relocated to the Nishkam Healthcare Centre at 23 Soho Road, and remained as one of the few active vaccination services within the surrounding area. An outreach vaccination service to care-homes, hostels, and house-bound patients was provided, and a work experience program for local 6th Form students was launched. As the vaccination program slowed down, in February 2022 the centre was resorbed into business as usual from the Nishkam Pharmacy, and we now have a dedicated vaccination room at the pharmacy but with the capacity to expand overnight if necessary.

By the end of March 2022 some 38,200 vaccinations had been delivered to the public and over 250 volunteers have been involved to-date. The volunteer contribution towards this great medical & civic effort throughout the pandemic has been truly remarkable. Volunteers from all backgrounds, including clinical and non-clinical, dedicated their time and energy to this worthwhile cause. Over 79 vaccinators have been involved, including 16 Doctors, 9 nurses, 4 dentists and 22 pharmacists. 25 non-clinical volunteers were trained to become vaccinators.

Public feedback has been extremely positive, with many hundreds of people having had their first vaccine at the Centre, returning for the second dose and then the booster. As the Centre provided variable opening hours over a 7-day period, with bi-lingual volunteers providing compassionate care, patients travelled from all over the Midlands and beyond to receive their vaccination at the Centre. Amongst the key public benefits of this unique vaccination centre were its volunteer-led ethos, capacity building of young aspiring students, and provision of cultural sensitivity to some of the harder-to-reach populations who would probably have otherwise refused the COVID-19 vaccination.

In 2021, the Centre was recognised as the only fully volunteer-led vaccination centre in the UK, with Dr Emily Lawson, National Director of the Vaccine Deployment Program, stating *'It is clear to see that you and all the team at the Nishkam Vaccination Site have truly gone above and beyond for your local community and are making a real difference to many people... Please thank all of your colleagues who are volunteering.... What you have setup and achieved is fantastic...'*

Business As Usual

The pharmacy team have worked with dedication over the last year to promote public health. Much of their effort was consumed by the delivery of the bespoke COVID-19 vaccination centre. As the vaccination program slowed down, the team was able to focus on other pharmacy-related avenues as well. Specifically, the team have focused on re-expanding their supervised methadone provision program, minor ailments service and new medicines review service. Supervised methadone provision is especially important in Handsworth where there is a substantial proportion of young people dependent on illicit substances, and who need support to wean of these. Over the next financial year, the team will look to take on most patient-group directed services.



Volunteers Group Meal – Celebrating the success of the vaccination centre in the spirit of community participation and wellbeing

NISHKAM DENTAL CARE

Nishkam Dental Care Team

The dental service continues to operates on the weekends only, though the team of volunteers has now grown further this year. The team now comprises 7 dentists. 2 nurses and 2 admin staff. With the exception of a part-time employed dental hygienist, all other staff continue to volunteer their time and efforts to provide a very high level of care at affordable prices in an otherwise underserved part of the city.

Demand for the dental services is growing, and the team plan to transition towards a fulltime working model in the future. Plans for expansion are presently under review.

The team's commitment towards their service is admirable, with some staff continuing to commute long-distance to come to Birmingham on the weekend to serve their duty at the Nishkam Dental Care Centre.

Patient feedback also remains excellent

"My name is Alex, I am 60 years old. I would like to thank the dental team at Nishkam who treated me recently. I was thankful for their caring and expert treatment. I had avoided the dentists for many years due to my anxiety caused by my past experiences with some dentists. Soon I'll be able to smile with confidence. Bless you all."

Key service milestones this year

- Continued recruitment of volunteer workforce
- Maintaining weekly clinics
- Continued high quality patient feedback

Key challenges faced

- Loosing some clinical team members
- Limited capacity of service and unable to meet demand
- Maintaining consistency of clinicians for patients, results in protracted treatment times





Dentists volunteering at a local heath promotion events; Promoting good oral hygiene through active public engagement.

NISHKAM MENTAL AND EMOTIONAL WELLEBING SERVICE (NMEWS)

Nishkam Healthcare Trust currently offer:
- A **listening ear service** for adults.
- Structured **psychotherapy** for adults
- **Signposting** to welfare, housing, and financial support as well as chaplaincy and spiritual care and free longer-term counselling for adults facilitated by full-time counsellor.
- **Developing** training and education opportunities to learn and enhance skills, e.g. CPD.

In January 2022 NMEWS took an important step in providing one-to-one mental health support by hiring a full-time integrative counsellor, who works 30 hours per week. Nishkam Healthcare Trust made the decision to invest into this much needed service, which is open to all and free to the service-user. The mental health team are also in close communication with local mental health and allied stake holders to ensure appropriate service provision and strong communication and collaboration with the healthcare and voluntary sectors.

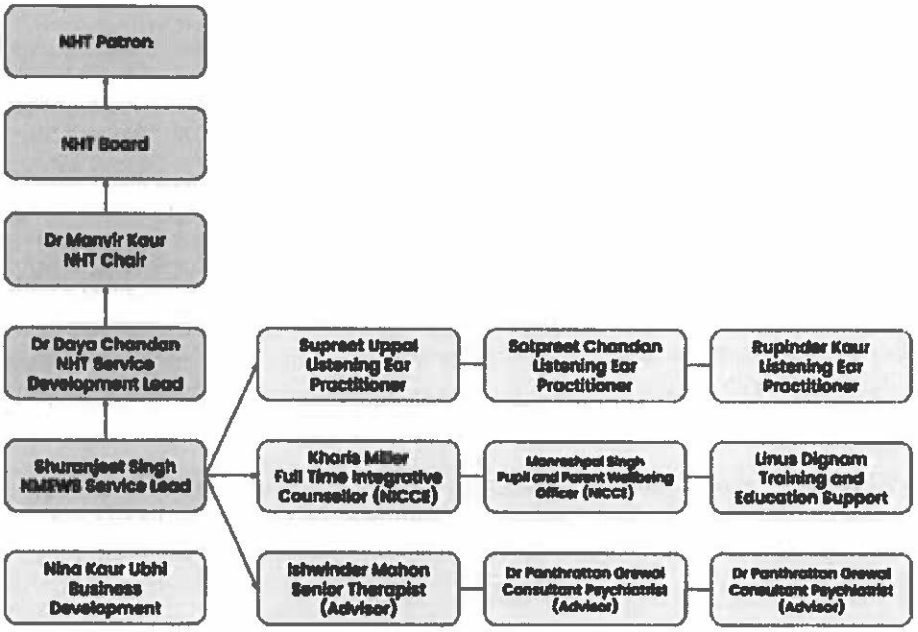
Children's wellbeing pilot
The mental health team have been in dialogue with Nishkam Primary School to set up an innovative pilot project for children, which aims to support the emotional well-being and resilience of primary school children. A Pupil and Parent Wellbeing Support Officer has been identified. The team hope to launch a 6-week pilot project in collaboration with the Nishkam School in the summer term.

Listening Ear Service
The Listening Ear Service is a low-level psycho-social intervention. Practitioners offer a listening ear and a space for patients to be heard. They do not provide advice and signpost appropriately if and when further support is needed. It is hoped that the Listening Ear Service provides a space which can prevent issues escalating and causing distress to individuals and communities.

This year the team are working to strengthen to governance of this service, and have developed induction materials for new volunteers. They have also implemented a monitoring and evaluation framework for practitioners. In the year 2021 the Listening Ear Service supported 56 clients in total.

Other work:
The NMEWS team have provided engagement and consultation in the development of the Patient and Carer Race Equality Framework with Birmingham and Solihull Mental Health Trust . They are now in initial conversations with Birmingham and Solihull Mental Health Trust to develop multidisciplinary team meetings hosted at NHT. It is envisaged that these multidisciplinary meetings will help facilitate more efficient and holistic care of patients with underlying mental health problems.

Governance Structure of the Mental Health Team



Some of the Core NMEWS Team Members



From left to right: Rupi Kaur, Linus Dignam, Ishwinder Kaur, Kharis Miller, Supreet Kaur

Nishkam Healthcare Trust – The year in Photographs

April 2021



Vaccinations delivered: 1,459
Councilor Paulette Hamilton speaks with Amrick Uhbi, Nishkam Director of Partnerships at the Nishkam COVID-19 Vaccination Centre, April 2021



Visit from Dottie Tipton (SWBH) to view phase 2 building a scope to utilise rooms to help benefit the local community.

Key Challenges: we have been trying for some time to work in collaboration with SWBH, a view to set-up services closer to home that would benefit the local community.

May 2021



Vaccinations delivered: 3,999. Key Challenges: people hesitate to get vaccinated, further marketing and reassurance given on how the vaccine can provide protection to yourself and others.

Nishkam Pharmacy invested in Golden Tote and automated, repeat prescription process which is accessible through existing pharmacy System (EMIS PMR system). This has proven to increase safety, improve efficiencies in dispensing and easy to use. The Golden Tote has reduced the amount of time involved in the direct assembly process for checking off and putting orders away.

June 2021



In June 2021, Nishkam COVID-19 Vaccination Centre moved from Newtown to 23 Soho Road, next to Nishkam Pharmacy.

Key Challenges: people hesitate to get vaccinated, further marketing and reassurance given on how the vaccine can provide protection to yourself and others. Being in a area where people are more familiar had give reassurance.



July 2021





Vaccinations delivered: 5,287

Councillor John Cotton visits the Nishkam COVID-19 Vaccination Centre.

Dr Will Taylor and Dr Arun Ahluwalia visit the Nishkam Healthcare Centre.

Nishkam Healthcare Centre at 23 Soho Road and remains as one of the few active vaccination center's within the surrounding area.

An outreach vaccination service to care-homes, hostels, and house-bound patients is provided

Work experience program for local 6th Form students was launched.

The Centre was recognised as the only fully volunteer-led vaccination centre in the UK, with Dr Emily Lawson, National Director of the Vaccine Deployment Program, stating *'It is clear to see that you and all the team at the Nishkam Vaccination Site have truly gone above and beyond for your local community and are making a real difference to many people... Please thank all of your colleagues who are volunteering.... What you have setup and achieved is fantastic..'*

September 2021





Vaccinations delivered: 3,589

Nishkam Care Connectivity & Engagement Project

The Nishkam Care connectivity & Engagement project (NICCE) was launched in September 2021 in order to help individuals to access health & social care in a more simplistic and connected way.

The project joins up services across Nishkam's five center's for excellence ensuring closer working at a strategic and operational level. This will mean that an individual's care is truly connected wherever they first access for support, allowing for easier and more effective referral pathways between different services. The NICCE project also partners with public sector organisations to allow people to access wider external support where needed.

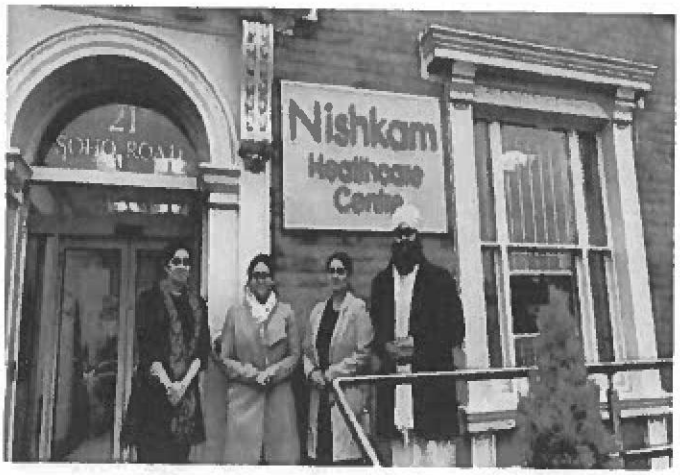
Nishkam services which will be working within this project include Nishkam Pharmacy (NHT), Nishkam Dental Service (NHT), Nishkam Mental & emotional wellbeing service (NHT), Nishkam Information, advocacy and guidance services (NCA), Nishkam SWAT, and Nishkam Schools Trust.

November 2021



MP Khalid Mahmood visits the Nishkam Healthcare Trust, November 2021

Jan 2022



NHC successful in stage 3 funding project to deliver in raising awareness on Living kidney donation and other health inequalities.

***The Nishkam Team** (From left to right: Manjeet Kaur [comms], Manvir Kaur [director], Nina Kaur [manager], Satnam Singh [ops])*

Health Awareness

An opportunity to engage with the local community and understand the local needs.

- Free blood pressure checks offered
- Blood glucose check
- Height and weight
- General health advice
- Dental advice
- Mental emotional wellbeing services offered
- Our first large event Talk on Living Kidney organ donation



Nishkam Healthcare Trust

Report of the Trustees
For the year ended 31 March 2022

STATEMENT OF TRUSTEES RESPONSIBILITIES

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

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

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

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

In so far as the trustees are aware:

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

AUDITORS

The auditors, Stanley Yule Chartered Accountants, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on

26/11/2022 and signed on the board's behalf by:

.....

Trustee

NISHKAM HEALTHCARE TRUST
Independent Auditor's Report
for the year ended 31 March 2022

Opinion

We have audited the financial statements of Nishkam Healthcare Trust (the 'charitable company') and its subsidiaries ("the group") for the year ended 31 March 2022 which comprise the Consolidated Statement of Financial Activities (including Income & Expenditure Account), the Consolidated and Charity Balance Sheets, the Consolidated Cash Flow Statement, and the related notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 group's and charity's affairs as at 31 March 2022, and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting standard applicable in the UK and the Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISA's (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 group and 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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Trustees' Annual Report and Consolidated Financial Statements, other than the financial statements and our auditor's report thereon.

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether 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, bases on the work undertaken in the course of our audit:

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

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the group and charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' 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 by the charity, or returns adequate for our audit have not been received from branches not visited by us; or
- the charity's 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.
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees 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 group's and 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 group or the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue 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:

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the industry sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence;

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

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

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

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

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

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

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements, or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission, or misrepresentation. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

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

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

Use of report

This report is made solely to the charity's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an 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 trustees as a body for our audit work, for this report, or for the opinions we have formed.



3-12-2022

Ian Bidmead FCA (Senior Statutory Auditor)
For and on behalf of Stanley Yule Chartered Accountants
Statutory Auditors
Waterside House
Waterside Business Park
1649 Pershore Road
Birmingham
West Midlands
B30 3DR

NISHKAM HEALTHCARE TRUST
Consolidated Statement of Financial Activities (including Income & Expenditure Account)
for the year ended 31 March 2022

	Notes	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
Income from donations and legacies:					
Donations		30,000	-	30,000	30,856
Grants		-	-	-	10,000
Income from other trading activities					
Commercial trading operations	4	1,529,194	-	1,529,194	1,069,724
Other income		15,954		15,954	-
Rental Income	3	56,501	-	56,501	49,400
Total Income		1,631,649	-	1,631,649	1,159,980
Expenditure					
Costs of raising funds:					
Commercial trading operations		1,149,221	-	1,149,221	1,049,945
Expenditure on charitable activities:					
Charitable activities	5	165,399	-	165,399	90,673
Total expenditure		1,314,620	-	1,314,620	1,140,618
Net income/(expenditure) and net movement in funds for the year		317,029	-	317,029	19,362
Reconciliation of funds:					
Fund balance brought forward		508,142	-	508,142	488,780
Total funds carried forward		825,171	-	825,171	508,142

Continuing Operations

All income and expenditure have arisen from continuing activities.

Reduced disclosure exemptions

The charity has taken advantage of the exemption afforded by section 408 of the Companies Act 2006 not to prepare separated Income and Expenditure Accounts.

NISHKAM HEALTHCARE TRUST
Consolidated Balance Sheet
for the year ended 31 March 2022

	Notes	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
Fixed Assets					
Intangible assets	13	740	1,628	-	-
Tangible assets	14	87,032	94,224	2,604	4,952
Investments	15	-	-	186,991	186,991
		87,772	95,852	189,595	191,943
Current Assets					
Stocks	16	49,412	42,430	-	-
Debtors	17	265,051	227,630	41,422	30,163
Cash at bank and in hand		671,752	351,740	181,061	129,617
		986,215	621,800	222,483	159,780
Creditors: Amounts falling due within one year	18	(246,013)	(207,079)	(75,267)	(9,895)
Net Current assets		740,202	414,721	147,216	149,885
Provision for liabilities		(2,803)	(2,431)	-	-
		737,399	412,290	147,216	149,885
Net assets		825,171	508,142	336,811	341,828
Funds					
Unrestricted funds	20/21	825,171	508,142	336,811	341,828
Total funds carried forward					

The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The financial statements were approved by the Board of Trustees on 26/11/2022 and were signed on its behalf by:

.....
Trustee

NISHKAM HEALTHCARE TRUST
Consolidated Cash Flow Statement
for the year ended 31 March 2022

	Notes	2022 £	2021 £
Cash flows from operating activities:			
Cash generated from operations	1	**323,784**	48,258
Tax paid		**-**	(17,421)
Government Grant		**940**	2,445
Net cash from operating activities		**324,724**	33,282
Cash flows from investing activities:			
Purchase of tangible fixed assets		**(4,712)**	-
Sale of tangible fixed assets		**-**	-
Net cash from investing activities		**(4,712)**	-
Increase/(decrease) in cash and cash equivalents	2	**320,012**	33,282
Cash and cash equivalents at the beginning of the reporting period		**351,740**	318,458
Cash and cash equivalents at the end of the reporting period		**671,752**	351,740

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Cash Flow Statement
for the year ended 31 March 2022

1. Reconciliation of net income to net cash flow from operating activities

	2022	2021
	£	£
Net income for the reporting period (as per the statement of financial activities)	**317,029**	19,364
Adjustments for:		
Tax charge in subsidiaries	**1,704**	836
Depreciation charges	**12,792**	13,740
Decrease/(increase) in stocks	**(6,982)**	14,145
Decrease/(increase) in debtors	**(37,421)**	(15,289)
(Decrease)/increase in creditors	**37,602**	17,907
Government Grants	**(940)**	(2,445)
Cash and cash equivalents at the end of the reporting period	**323,784**	48,258

2. Analysis if changed in net debt

	Start of year	Cashflows	At the end of year
	£	£	£
Cash	351,740	320,012	671,752

1. Accounting Policies

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity as defined by FRS 102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value.

The functional and presentational currency is the Pound Sterling (£).

Group financial statements
The financial statements consolidate the results of the charity and its wholly owned subsidiaries on a line-by-line basis. A separate Statement of Financial Activities for the charity has not been presented because the trust has taken advantage of the exemption afforded by section 408 of the Companies Act 2006.

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Commercial turnover arrives from the sale of preparing, dispensing, and reviewing of drugs and other clinical services. Turnover is recognised at the fair value of consideration at point of sale.

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

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

Improvements to property	- 10% on cost
Fixtures and fittings	- 20% on cost

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

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Accounting Policies - continued

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Stock
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow-moving items.

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

Going Concern
The accounts have been prepared on the basis of being a going concern as outlined in the Trustees' annual report.

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

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

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

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

Investments
Investments are a form of basic financial instruments and are initially recognised at their transaction value and subsequently measured at their fair value at the balance sheet date. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

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

Intangible assets
Intangible assets are initially measured at cost. After initial recognition, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

2. Financial Performance of the charity

The consolidated statement of the financial activities includes the results of the charity's wholly owned subsidiaries. The summary financial performance of the charity alone is:

	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
Income from Donations and legacies:				
Donations	30,000	-	30,000	33,500
Income from charitable activities:				
Government Grants	-	-	-	10,000
Income from other trading activities:				
Other income	15,000	-	15,000	-
Investment Income	115,382	-	115,382	72,523
Total Income	160,382	-	160,382	116,023
Expenditure on charitable activities:				
Support costs	52,204	-	52,204	18,505
Premises Costs	82,244	-	82,244	46,301
Governance costs	5,700	-	5,700	5,700
Staff costs	25,251	-	25,251	20,767
Total expenditure	165,399	-	165,399	91,273
Net income/(expenditure) and net movement in funds for the year	(5,017)	-	(5,017)	24,750
Reconciliation of funds				
Fund balance brought forward	341,828	-	341,828	317,078
Total funds carried forward	336,811	-	336,811	341,828

3. Income from Rental

	2022 £	2021 £
Room rentals received	56,501	49,400

4. Income earned from other activities

The charitable trust wholly owned trading subsidiaries are as follows:

Nishkam Pharmacy Limited, is incorporated in the United Kingdom (company number 08341597)
Nishkam Dental Care Limited (company number 09520055)

The summary financial performances of the subsidiaries alone are:

Nishkam Pharmacy Limited:

	2022	2021
	£	£
Turnover	**967,581**	1,023,869
Cost of sales	**717,468**	743,860
Gross Profit	**250,113**	280,009
Administration expenses	**483,128**	307,082
	(233,015)	(27,073)
Other operating income	**558,270**	28,194
Operating Profit and Profit before Taxation	**325,255**	1,121
Tax on profit	**1,871**	862
Retained in Subsidiary	**323,384**	259
The net assets and liabilities of the subsidiaries were:		
Fixed assets	**68,090**	68,672
Current assets	**766,868**	472,798
Current liabilities	**(180,223)**	(210,658)
Total assets less current liabilities	**654,735**	330,812
Provisions for liabilities	**(2,628)**	(2,089)
Net assets	**652,107**	328,723
Aggregate share capital and reserves	**652,107**	328,723

Income earned from other activities - continued

Nishkam Dental Care Limited:

	2022	2021
	£	£
Turnover	16,411	6,952
Cost of sales	834	213
Gross Profit	15,577	6,739
Administration expenses	18,022	14,856
Operating Profit and Profit before Taxation	(2,445)	(8,117)
Government Grants	940	2,445
Tax	167	26
Retained in subsidiary	(1,338)	(5,646)
The net assets and liabilities of the subsidiaries were:		
Fixed assets	17,078	22,228
Current assets	22,294	17,550
Current liabilities	(15,953)	(14,854)
Total assets less current liabilities	23,419	24,924
Provisions for liabilities	(175)	(342)
Net assets	23,244	24,582
Aggregate share capital and reserves	23,244	24,582

5. Analysis of expenditure on charitable activities

	Management	Governance cost	Totals
	£	£	£
Support costs	52,204	-	52,204
Premises costs	82,244	-	82,244
Governance costs	-	5,700	5,700
Staff costs	25,251	-	25,251
Total	159,699	5,700	165,399

6. Analysis of governance and support costs

	Administration	Governance cost	Totals
	£	£	£
Audit fees	-	5,700	5,700
Accountancy fees	2,030	-	2,030
Cleaning	2,868	-	2,868
Security costs	6,588	-	6,588
Repairs & renewals	20,700	-	20,700
Professional fees	7,701	-	7,701
Administration	9,969	-	9,969
Depreciation	2,348	-	2,348
Total	52,204	5,700	57,904

7. Group Net (expenditure)/income

Net (expenditure)/income is stated after charging:

	2022	2021
	£	£
Auditor's remuneration	12,700	12,900
Depreciation - owned assets	11,904	12,852
Computer software amortisation	888	888
Total	25,492	26,640

8. Group staff costs

	2022	2021
	£	£
Wages and salaries	182,168	185,047
Social security costs	9,732	9,609
Pension costs	2,894	2,910
Total	194,794	197,566

Group staff costs – continued

No employees had employee benefits in excess of £60,000 (2021: nil).

The key management of the parent charity, the Trust, comprises of the trustees and the business development officer. The total employee benefits of the key management personnel of the Trust was £20,767 (2021: £20,767)

The key management personnel of the group comprise those of the Trust and the key management personnel of its wholly owned subsidiaries. The key management personnel of the subsidiaries are the manager whose employee benefits total £41,194 (2021: £44,627). The employee benefit of the key management for the group was therefore £61,961 (2021: £65,394).

9. Trustees' remuneration and benefits

Trustees' remuneration
There were no trustees' remuneration or other benefits for the ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses
There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

10. Group staff numbers

	2022 Number	2021 Number
Trading	12	14
Charitable activities	1	1
Total	13	15

11. Taxation

	2022 £	2021 £
Current Tax		
UK Corporation Tax	1,332	1,230
Deferred Tax	372	(394)
Total	1,704	836

12. Comparatives for the statement of financial activities

	Unrestricted fund £	Restricted fund £	2021 Total funds £
Income from donations and legacies:			
Donations	30,856	-	**30,856**
Grants	10,000	-	**10,000**
Income from charitable activities:			
Commercial trading operations	1,069,724	-	**1,069,724**
Investment income	49,400	-	**49,400**
Total	1,159,980	-	**1,159,980**
Expenditure			
Cost of raising funds:			
Commercial trading operations	1,049,945	-	**1,049,945**
Expenditure on charitable activities:			
Charitable activities	90,673		**90,673**
Total expenditure	1,140,618	-	**1,140,618**
Net income/(expenditure) and net movement in funds for the year	19,362	-	**19,362**
Reconciliations of funds:			
Fund balance brought forward	488,780	-	**488,780**
Total funds carried forward	508,142	-	**508,142**

13. Group Intangible Fixed Assets

	Computer software £
Cost	
At 1 April 2021 and 31 March 2022	**24,446**
Amortisation	
At 1 April 2021	**22,818**
Charge for the year	**888**
At 31 March 2022	**23,706**
Net Book Value	
At 31 March 2022	**740**
At 31 March 2021	**1,628**

14. Group Tangible fixed assets

	Improvements to property	Fixtures and fittings	Motor vehicle	Totals
	£	£		£
Costs				
At 1 April 2021	108,969	72,635	9,682	191,286
Additions	-	4,712	-	4,712
Disposals	-	-	-	-
At 31 March 2022	108,969	77,347	9,682	195,998
Depreciation				
At 1 April 2021	46,339	46,988	3,735	97,062
Charge for the year	5,766	5,245	893	11,904
Disposal	-	-	-	-
At 31 March 2022	52,105	52,233	4,628	108,966
Net Book Value				
At 31 March 2022	56,864	25,114	5,054	87,032
At 31 March 2021	62,630	25,647	5,947	94,224

Charity Tangible Fixed Assets

	Improvements to property	Fixtures and fittings	Totals
Costs			
At 1 April 2021 and 31 March 2022	23,477	23,243	46,720
Depreciation			
At 1 April 2021	18,525	23,243	41,768
Charge for the year	2,348	-	2,348
At 31 March 2022	20,873	23,243	44,116
Net Book Value			
At 31 March 2022	2,604	-	2,604
At 31 March 2021	4,952	-	4,952

15. Fixed asset investments

The charity holds 1 ordinary share of £1 in Nishkam Pharmacy Limited, which was purchased at a premium of £151,312. In addition, the charity owns 100 ordinary shares of £1 each in Nishkam Dental Care Limited, which were issued at a premium of £35,578. In addition, the company holds 1 ordinary share in Nishkam Security Limited, representing a 25% holding in this company.

16. Stock

	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
Pharmaceutical products	49,412	42,430	-	-

17. Debtors

	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
Trade debtors	227,826	202,001	12,273	515
Other debtors	8,804	717	2,300	539
Prepayments	4,391	3,825	1,420	783
VAT	24,030	21,087	-	-
Amounts owed by group undertakings	-	-	25,430	28,326
Total	265,051	227,630	41,422	30,163

18. Creditors: Amounts falling due within one year

	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
Trade creditors	159,753	131,517	10,117	1,161
Other creditors	20	37,963	-	-
Accruals	67,994	32,596	52,269	8,002
Deferred income	11,970	-	11,970	-
Social security and other taxes	6,276	5,003	912	732
Total	246,013	207,079	75,267	9,895

19. Deferred income

Deferred income comprises advance room rentals receivable.

	Group £	Charity £
Balance as at 1 April 2021	-	-
Amount deferred from income earned from charitable activities	11,970	11,970
Balance as at 31 March 2022	11,970	11,970

20. Movement in group funds

	At 1 April 2021 £	Net movement in funds £	At 31 March 2022
Unrestricted Funds			
Unrestricted fund	**508,142**	**317,029**	**825,171**

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted fund	**1,631,649**	**1,314,620**	**317,029**

Comparatives for movement in group funds

	At 1 April 2020 £	Net movement in funds £	At 31 March 2021
Unrestricted Funds			
Unrestricted fund	**488,780**	**19,362**	**508,142**

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted fund	**1,159,980**	**1,140,618**	**19,362**

21. Analysis of net assets between funds

	Unrestricted fund 2022 £	Unrestricted fund 2021 £
Fixed assets	**87,772**	95,852
Stocks	**49,412**	42,430
Debtors	**265,051**	227,630
Cash at bank and in hand	**671,752**	351,740
Creditors – amounts falling due within one year	**(246,013)**	(207,079)
Creditors – amounts more than one year	**(2,803)**	(2,431)
Balance as at 31 March 2022	**825,171**	508,142

22. Related party disclosures

During the year, the following connected parties and transactions with the group were identified:

Guru Nanak Nishkam Sewa Jatha (Birmingham) UK
An unincorporated charity in which the trusted Mohinder Singh Ahluwalia and J P S Chandan were trustees. Nishkam Healthcare Trust operates from premises at 21 Soho Road, a freehold held by Guru Nanak Nishkam Sewak Jatha (Birmingham) UK.

Nishkam Civic Association
A charity in which the trustees Mohinder Singh Ahluwalia, PS Jhutti and JPS Chandan were trustees.

Nishkam Security Limited
A 25% owned subsidiary of Nishkam Healthcare Trust.

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.

Sangat Trust
A charitable company in which Trustee Mohinder Singh Ahluwalia has been a trustee.

	2022 £	2021 £
During the year the group purchased the following services:		
Nishkam Civic Association	**2,475**	900
Nishkam Security Limited	**7,238**	3,504
During the year, the group paid the following rent:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	**73,128**	30,000
During the year, the group received the following donations:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	**30,000**	30,000
During the year, the group provided the following services:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	-	5,455
Nishkam School Trust	-	87
At the end of the year the group owed the following:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	**34,728**	-

23. Ultimate controlling party

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

24. Operating leases

The operating lease commitment relates to the lease of 21 Soho Road form Guru Nanak Nishkam Sewa Jatha (Birmingham) UK. During the year, this property was sub-let to Nishkam Pharmacy Ltd for the same annual rent. At the year end the company had total commitments under operating leases expiring within 2 years of £60,000.


nishkam
Healthcare Trust

NISHKAM HEALTHCARE TRUST

England & Wales - Charity number 1154295

Accounts

REGISTERED CHARITY NUMBER: 508470

Stanley Yule Chartered Accountants
Registered Auditors Waterside House
Waterside Business Park
1649 Pershore Road
Birmingham West Midlands B30 3DR

ANNUAL REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS 2020 - 2021



Caring with Compassion, Helping with Humility, Listening with Love

Mission Statement

Introducing an innovative approach to healthcare by infusing faith-inspired, values-led care into clinical practice, resulting in prevention, healing and patient empowerment; improving health and wellbeing of the community

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Cash flow Statement	19
Notes to the Financial Statements	20 to 33

A Unique Approach

The Nishkam Healthcare Trust brings together the experience of highly trained medical professionals and their passion for serving the community. The emphasis is placed around lovingly listening to the concerns of patients, and seeking to promote disease prevention and patient empowerment. The incorporation faith-inspired values with medical care practices creates a holistic approach to healing and the long term wellbeing of the community.

Selfless service for the greater good underpins the work being delivered within the organisation. It is a self-reliant, self-helping, community-led initiative, which aims to reduce the burden upon the government and public institutions, including the NHS. It has been delivering services and collaborating with community orientated organisations in order to support the health needs of the local area at time when public intuitions face the pressures of increasing patient care demands and declining resource availability.

Health professionals are expected to act and deliver with:

- Compassion
- Benevolence (inclination to perform kind, charitable acts)
- Humility and tolerance
- Altruism (selflessness)
- Professionalism and Clinical Excellence

A key part of the mind-set is to strive for 'Sarbat da Bhalla' - the goodwill, good wishes and welfare of all.

1. Values-based healthcare gives importance to the healthcare journey as well as the objective health outcomes, thereby helping to provide a holistic approach to wellbeing and the relief of sickness

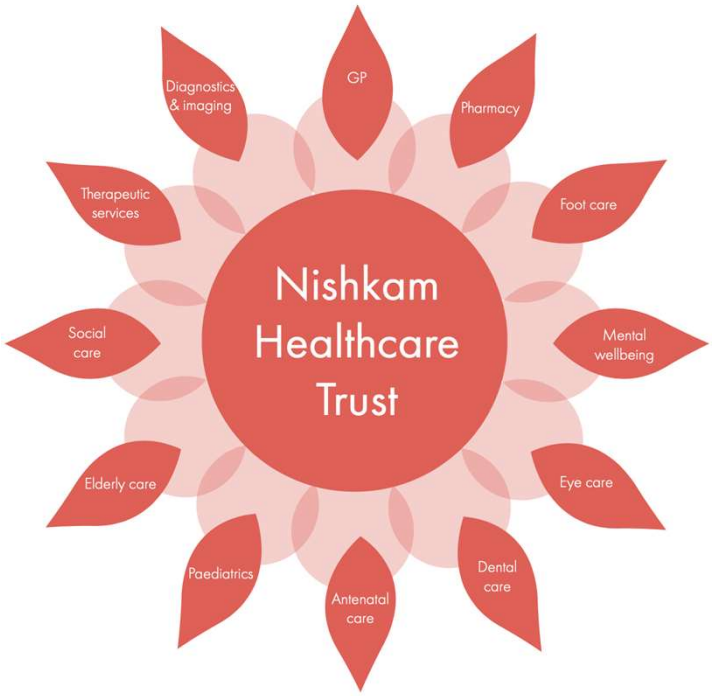
2. The ethos of volunteering encourages and enables the community to contribute to the caring for vulnerable groups including the elderly and young.

3. Builds capacity of individuals, families and local communities to be self-sufficient

4. Empowering and cultivating an interest in patients and the public to lead healthy lives through working with them on health education and ill-health prevention.

5. Caring with dignity, respect and humility for all those who need it regardless of background, race, religion or culture.

Our future model is based around an integration of services focussing on a high quality of care, delivered with compassion and benevolence.



Nishkam Healthcare Trust was registered as a charity in 2012. The Trust aims to serve the local community and address health inequalities through the approach described above. This community-led initiative provides a platform for cultural sensitivity and bespoke local healthcare solutions through collaboration with neighbouring health stakeholders.

TRUSTEES' REPORT

The Trustees present their report with the financial statements of the charity for the year ended 31 March 2021. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

REFERENCE AND ADMINISTRATIVE DETAILS

Incorporation

The charitable company was incorporated on 21 December 2012

Registered Company number

08339604 (England and Wales)

Registered Charity number

1154295

Principal Address

18 -20 Soho Road Handsworth Birmingham B21 9BH

Trustees

Mr Ranjit Sondhi
Dr Brinder Singh Mahon
Prof Steve Fields
Dr Sarabjit Singh Chandan
Dr Manvir Kaur Hayer

Auditors

Stanley Yule Chartered Accountants
Registered Auditors
Waterside House
1649 Pershore Road
Birmingham
B30 3DR

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a charitable trust.

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 risks.

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 the accounts were approved and conclude there is no uncertainty relating to going concern

Investment policy and objectives

The Charity's principal initial objective is to facilitate the provision of personalised, culturally-sensitive healthcare and its investment policy is to defray the income received in providing investment in Nishkam Pharmacy Limited and Nishkam Dental Care Limited.

The charity does not propose to build a substantial investment portfolio as the funds raised are to be expected as achieving the objectives of the charity.

Pay policy for senior staff

The directors consider the board of directors, who are the Trust's trustees, and the senior management team comprise the key management personnel of the charity of directing and controlling, running and operating the Trust on a day to day basis. All directors give of their time freely and no director received remuneration in the year.

The pay of senior staff is reviewed annually and normally increased in accordance with average earnings

OBJECTIVES AND ACTIVITIES

Significant activities

The principal activities during the year included the support of the relief of sickness and the preservation of health and wellbeing among the local community, including proactive volunteering during the months of lockdown. Further activity included the extension of the Nishkam Healthcare Centre to now include 23 Soho Road as well.

Trustees

Ranjit Sondhi CBE, Presently the vice president of Sandwell West Birmingham Clinical Commissioning Group, a national trustee for Citizens UK and Guide Dogs UK, chairman of the South Asian Arts Foundation called SAMPAD, and trustee of the Hope projects Birmingham. Formerly a Judicial Appointments Commissioner, chairman of Heart of Birmingham teaching Primary Care Trust, and a Civil Service Commissioner. From 1972 until 1985 he was an integral part in the development of youth and community work projects in the innercity area of Handsworth.

Professor Steve Field CBE, Chairman of the Royal Wolverhampton NHS Foundation Trust, and an honorary professor at the University of Birmingham and at the University of Warwick. Non-executive director of the University College London Partners. Past Chief Inspector of General Practice until 2019. Also formerly NHS England's Deputy National Medical Director, Chair of the National Inclusion Health Board, which targets improving the health of the most vulnerable, and Chair of the NHS Future Forum which was launched in April 2011. Also Chair of council of the Royal College of General Practitioners between 2007 and 2010.

Dr Brinder Singh Mahon OBE Consultant Radiologist, at the University Hospitals Birmingham NHS Foundation Trust, and CEO of the board for the Nishkam School Trust.

Dr Sarabjit Singh Chandan, MBBS A locum general practitioner, past director of a GP locum agency.

Dr Manvir Kaur Hayer MBChB, PhD Consultant nephrologist at the University of Birmingham

ACHIEVEMENT AND PERFORMANCE
FINANCIAL REVIEW

Reserves policy

The present level of funding is adequate to support the continuation of the current activities.

Principal funding sources

During the period the Charity generated income of £108,642, including £62,562 from room hire, rental and service charges and £33,500 in donations from Guru Nanak Nishkam Sewak Jatha (Birmingham) and Nishkam Pharmacy Limited.

The Charity expensed a total of £83,891, leaving a surplus of £24,750.

Total reserves at the balance sheet date were £341,028, which the Trustees consider to be adequate to continue the Charity's ongoing objectives.

Public benefit

NHT carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who attend the NHT site and the wider communities it serves. The specific benefits for the public may be summarised in the following way.

COVID-19 response

The course of this financial year saw the continued challenges to the health service delivery and activities because of the Coronavirus Pandemic. The way of working had to adapt rapidly for the UK lockdown periods. NHT's services adapted their response as described in this document, and also collaborated with volunteer-led services being offered by the rest of the GNNSJ campus to offer a safe and holistic care for people during this difficult time.

For each healthcare project, this report will first discuss the work that occurred before the pandemic, and then any special measures that were take during the pandemic.

In the last financial year there have been 3 national lockdowns, which have subsequently impacted on the operation of our healthcare services. Each service has responded in its own unique way to prioritise good quality service delivery.

NISHKAM PHARMACY

In the last financial year there have been 3 national lockdowns, which have subsequently impacted on the operation of our healthcare services. Each service has responded in its own unique way to prioritise good quality service delivery.

Script number and NHS income reduced by 20% in the last financial year. This is believed to be a combination of reasons including reduced walk-ins and a change in the way some medications are prescribed. The Nishkam Pharmacy adjusted its opening hours since more work was now being done over the telephone or internet rather than walk-in services. To accommodate for service-users, Nishkam Pharmacy expanded its home delivery services to cover a large geographical area including Wolverhampton.

During the first lockdown Nishkam Pharmacy volunteers contacted all existing pharmacy regular clients to advise them that the pharmacy was open, and that staff were here to help. Clients were also made aware of other campus-led Nishkam voluntary services including Nishkam emotional wellbeing, chaplaincy, food parcels, and universal credit service. Care homes were contacted to make sure they were fully supported by pharmacy services including offering them any help they might need. Where emergency requests were received from regular service-users during the lockdown months, the super-intendant made the exceptional decisions to open the pharmacy to dispense medication and offer any preventative support to help avoid people unnecessarily going into hospitals.

NISHKAM COVID VACCINATION CENTRE

The Nishkam Pharmacy was amongst the first 15 in the UK to have been awarded a pharmacy local enhanced service vaccination contract. Upon the request of the CCG we opened a vaccination site in Newtown, as a satellite branch of the unit of the pharmacy.





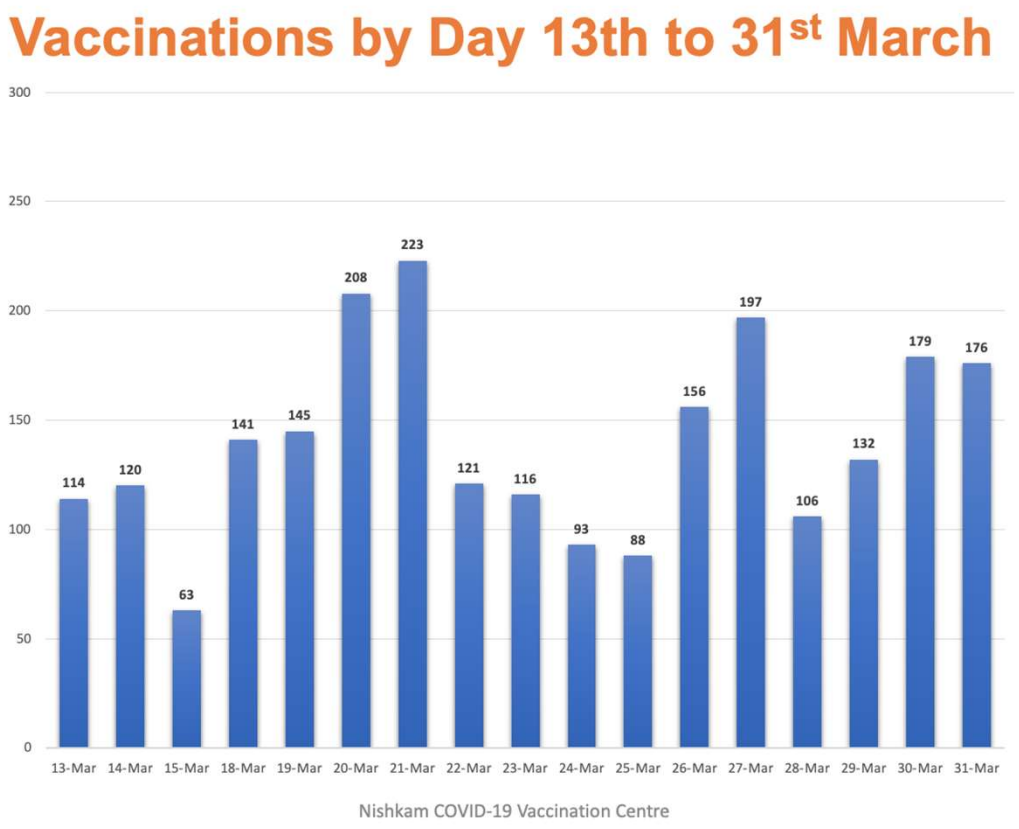
Mr Paul Jennings (CEO of Birmingham and Solihull STP) and Councillor Paullette Hamilton (Councillor of Holyhead ward and member of the Birmingham Health and Wellbeing Board) have been amongst the guests who have visited the Nishkam COVID-19 Vaccination.

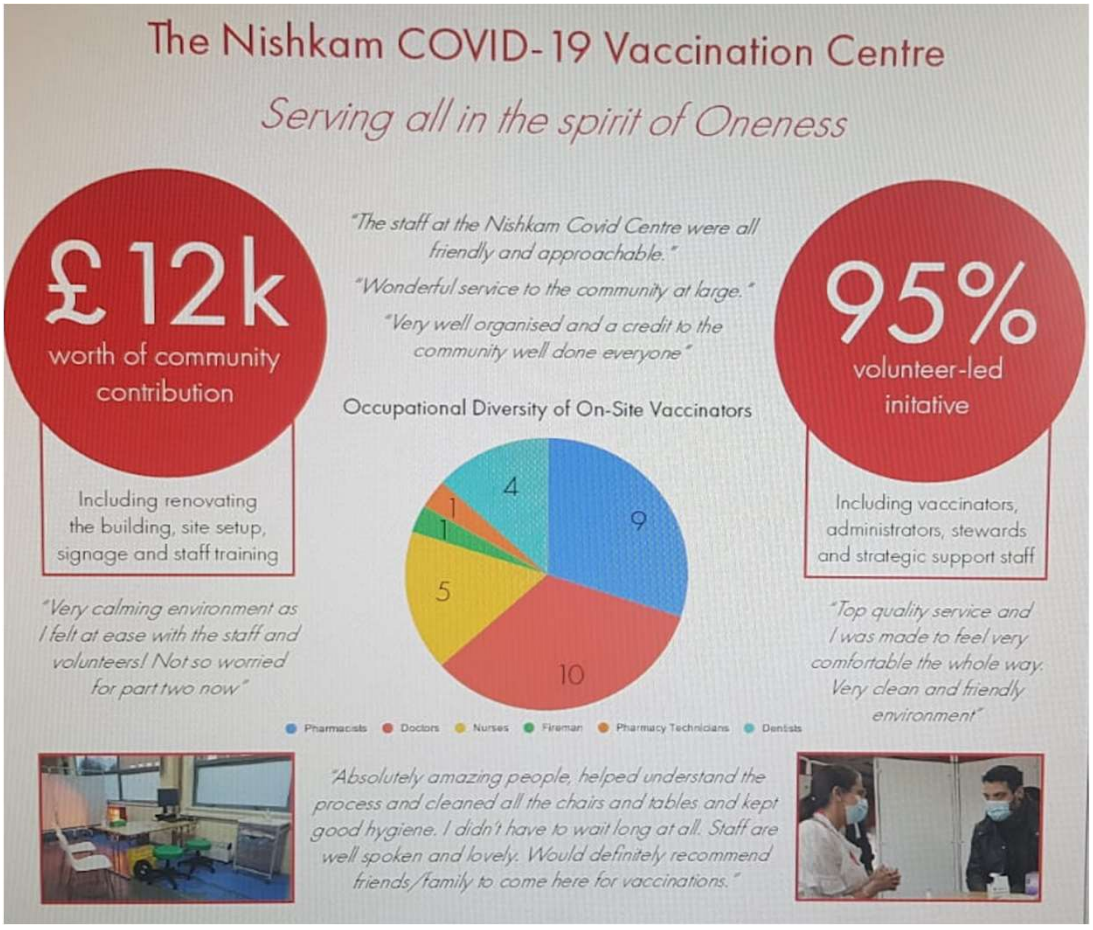
Key benefits so far have been:

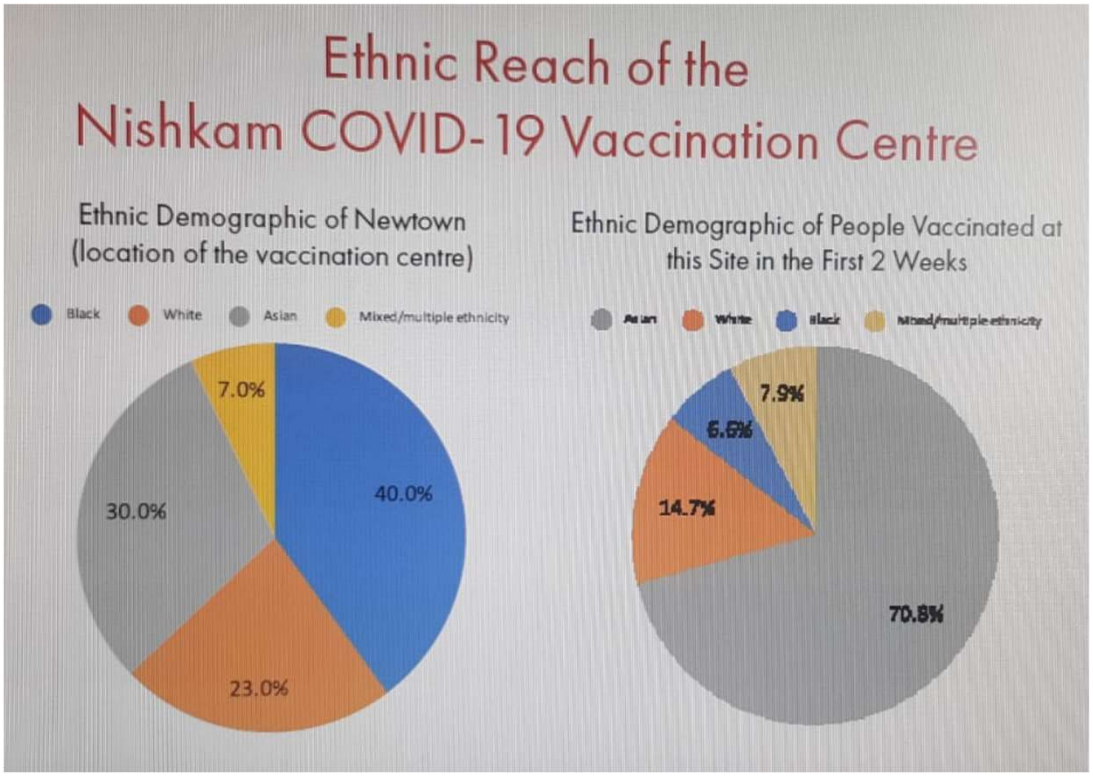
- One of the first 15 pharmacies in England to have been awarded a vaccination contract.
- 2,378 vaccinations administered in the first weeks (between 13th March to 31st March).
- Vaccination Centre purposefully opened in an area of need
- Unique volunteer-led model, open to volunteers from all backgrounds.
- Capacity built volunteers by giving them free practical training for vaccine administration.
- Some residents of Newtown have joined as volunteer staff at the vaccination site, thereby building the sense of community around this vaccination initiative.
- A high uptake in the BAME population groups
- Pro-active engagement with the Citizens of Newtown, the CCG and other key stakeholder to promote the vaccine engagement and uptake.
- Excellent feedback from patients and volunteers.
- Excellent feedback from the CCG in the service we have been providing.

Key challenges have been:

- Operating a vaccination centre at a satellite unit.
- Bespoke restoration of the Tenby site to make it fit for purpose.
- Immense administrative effort to co-ordinate volunteers on a daily basis.
- Limited supply of vaccine.




The Nishkam COVID-19 Vaccination Centre
Serving all in the spirit of Oneness
£12k
worth of community contribution
Including renovating the building, site setup, signage and staff training
"The staff at the Nishkam Covid Centre were all friendly and approachable."
"Wonderful service to the community at large."
"Very well organised and a credit to the community well done everyone"
Occupational Diversity of On-Site Vaccinators
9
10
5
1
1
4
Pharmacists
Doctors
Nurses
Fireman
Pharmacy Technicians
Dentists
95%
volunteer-led initative
Including vaccinators, administrators, stewards and strategic support staff
"Very calming environment as I felt at ease with the staff and volunteers! Not so worried for part two now"
"Top quality service and I was made to feel very comfortable the whole way. Very clean and friendly environment"
"Absolutely amazing people, helped understand the process and cleaned all the chairs and tables and kept good hygiene. I didn't have to wait long at all. Staff are well spoken and lovely. Would definitely recommend friends/family to come here for vaccinations."


Ethnic Reach of the Nishkam COVID-19 Vaccination Centre
Ethnic Demographic of Newtown (location of the vaccination centre)
Black
White
Asian
Mixed/multiple ethnicity
40.0%
23.0%
30.0%
7.0%
Ethnic Demographic of People Vaccinated at this Site in the First 2 Weeks
Asian
White
Black
Mixed/multiple ethnicity
70.8%
14.7%
6.6%
7.9%

NISHKAM DENTAL CARE

Nishkam Dental Care (NDC) closed with all other dental practices in England under national guidance due to Covid-19 restrictions and the first national lockdown. NDC stayed closed to patients from April 2020 to October 2020. During this period, volunteers continued to provide telephone support and general check ins with our patient base. In cases where a patient required emergency treatment NDC utilised an Urgent Dental Care pathway accessed via Hillbrook dental practice, owned by one of our volunteers.

On reopening, patients who had been waiting for emergency care were prioritised. We have since been seeing patients as normal but have not openly advertised the service to ensure that NDC is able to manage the incoming demand, which we have.



Nishkam Dental Care Team

The dental volunteer team has grown further, with a new addition to the dentists' team. The nursing team has been on furlough since the first lockdown and the dentists have been assisting one another. This will soon change back to the nursing model.

Nishkam Dental Care Patients

The service continues to run on weekends, covering either a Saturday or Sunday depending on dentist availability. Upon re-opening after the first lockdown, the priority was to see patients in pain or those treatments that had been abandoned. This backlog has been cleared and we are now back to seeing routine and emergency patients, but the service still maintains by appointment only.

- Weekend emergency appointments
- One-to-one consultations
- Adult and child oral assessments
- Oral cancer screening
- Routine dental care
- Orthodontics
- Teeth whitening
- Bespoke aftercare services
- On-site Pharmacy

Approximately 200 patients have been seen at NDC since reopening. Clinical sessions tend to run from 9am to 1pm or 2pm.



Finances

Understandably, income for the NDC has been considerably lower than the previous year, but the team at NDC have also managed to avoid certain overheads and control outgoings. They are still managing to source supplies via community donations and some of the large cooperate suppliers.

Future plans

The NDC team are planning to increase the clinical capacity with the newly recruited team members, which will improve patient access. There are also plans to consider a fulltime model for care for NDC in the near future.

NISHKAM MENTAL AND EMOTIONAL WELLEBING SERVICE

This service was previously known as the Nishkam Emotional Wellbeing service. It has now been renamed the ”Nishkam Mental and Emotional Wellbeing Service (NMEWS)’. This change in name reflects the expansion of this service to now include more than just a listening ear.

We currently offer a listening ear service and psychotherapy/counselling, which is all currently being done via telephone. We also have access to chaplaincy via the Nishkam Civic Association. We offer our service to those with low level mental and emotional wellbeing needs. We are not currently a clinical service for those suffering with severe mental health problems.

Post covid service

Nishkam mental and emotional wellbeing service has been approved and is now on the NHS pathway across Birmingham and Solihull for helping those dealing with Post Covid Syndrome. Referrals are triaged by Birmingham and Solihull Mental health Trust and appropriate referrals passed on to our service.

Covid check in calls

The Nishkam Civic Association carry out covid check in calls for those who have accessed their services. Any induvial identified as having mental and emotional wellbeing needs are then referred into the NMEWS.

The team:

The team offering these services has also been expanded this year. Previously the Emotional Wellbeing Service for predominantly reliant on one volunteer, with some ad-hoc support from other volunteers. Since December 2020 the team has been expanded as follows:

- A consultant psychiatrist and a GP with a specialist interest in mental health, who jointly steer the development of this project.
- 2 psychotherapists / counsellors
- 2 community chaplains (who lend a listening ear in the context of this service)
- A PhD student studying mental health

A table showing new referrals in the the NMEWS and their source

Report month	Total patients contacted	Referrals from Mental health foundation trust	Referrals from NCA	Repeat patients	Referrals from Hospital	Online website	Total Volunteers hrs
Feb 2021	1	0	0	0	1	0	1
March 2021	9	1	3	4	0	1	7

CONSTRUCTION OF PHASE 2 OF THE NISHKAM HEALTHCARE CENTRE

Construction at on the phase 2 extension of the Nishkam Healthcare Centre was completed on 24th March 2021. All the building works were led by skilled volunteers, which saved over £400,000 in construction expenditure. (Estimated actual value for construction was £850,000; Net cost after volunteering was around £450,000). Community donated funds also contributed to the building of this infrastructure. This space was deemed essential to provide more facilities for good quality healthcare provision. Handsworth is an inner-city, under-doctored area.[1,2] It is also recognised by the CCG that some of the neighbouring primary care premises have been unfit for purpose. It is hoped that this new development will be harnessed fully as a positive contribution towards enhancing healthcare in the area. The ultimate vision is for the new site to be utilised as a GP surgery. We remain keen to incorporate a GP surgery given that the area is under-doctored and because GP's are the primary gate keepers of healthcare in the NHS.[1,2] Thus it is envisaged that having a GP surgery will help us to realise a one-stop multidisciplinary healthcare model within our community setting.



References:
1) https://www.nhsbsa.nhs.uk/prescription-data/organisation-data/practice-list-size-and-gp-count-each-practice
2) https://digital.nhs.uk/data-and-information/publications/statistical/patients-registered-at-a-gp-practice/july-2020

Nishkam Healthcare Trust

Report of the Trustees
For the year ended 31 March 2021

STATEMENT OF TRUSTEES RESPONSIBILITIES

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

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

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

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

In so far as the trustees are aware:

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

AUDITORS

The auditors, Stanley Yule Chartered Accountants, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on

..... and signed on the board's behalf by:

.....
Trustee

Opinion

We have audited the financial statements of Nishkam Healthcare Trust (the 'charitable company') and its subsidiaries ("the group") for the year ended 31 March 2021 which comprise the Consolidated Statement of Financial Activities (including Income & Expenditure Account), the Consolidated and Charity Balance Sheets, the Consolidated Cash Flow Statement, and the related notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 group's and charity's affairs as at 31 March 2021, and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting standard applicable in the UK and the Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISA's (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 group and 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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Trustees' Annual Report and Consolidated Financial Statements, other than the financial statements and our auditor's report thereon.

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether 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, bases on the work undertaken in the course of our audit:

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

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the group and charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' 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 by the charity, or returns adequate for our audit have not been received from branches not visited by us; or
- the charity's 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.
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees 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 group's and 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 group or the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue 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:

Our responsibilities for the audit of the financial statements - continued

- Enquiry of management around actual and potential litigation and claims.
- Enquiry of management to identify any instances of non-compliance with laws and regulations.
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, and reviewing accounting estimates for evidence of management bias.
- Reviewing disclosures in the financial statements and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Reviewing leases, finance agreements and other such agreements to determine if any conditions attached, whether conditions are complied with, and to ensure disclosures in the financial statements are accurate.
- Checking all statutory submissions have been submitted on time and are complete. This includes submissions to HMRC and Companies House.
- Checking existence and continued use of fixed assets and checking calculations of depreciation to ensure valuation of assets are at fair value.
- Reviewing Government support received as a result of the COVID-19 pandemic and checking compliance with conditions attached to such support and eligibility to receive such support.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements, or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission, or misrepresentation.

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

Use of report

This report is made solely to the charity's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an 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 trustees as a body for our audit work, for this report, or for the opinions we have formed.

Ian Bidmead FCA (Senior Statutory Auditor)
For and on behalf of Stanley Yule Chartered Accountants
Statutory Auditors
Waterside House
Waterside Business Park
1649 Pershore Road
Birmingham
West Midlands
B30 3DR

NISHKAM HEALTHCARE TRUST
Consolidated Statement of Financial Activities (including Income & Expenditure Account)
for the year ended 31 March 2021

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
Income from donations and legacies:					
Donations		**30,856**	-	**30,856**	30,875
Grants		**10,000**		**10,000**	
Income from other trading activities					
Commercial trading operations	4	**1,069,724**	-	**1,079,724**	1,146,571
Rental Income	3	**49,400**	-	**49,400**	48,850
Total Income		**1,159,980**	-	**1,159,980**	1,226,296
Expenditure					
Costs of raising funds:					
Commercial trading operations		**1,049,945**	-	**1,049,945**	1,038,237
Expenditure on charitable activities:					
Charitable activities	5	**90,673**	-	**90,673**	86,059
Total expenditure		**1,140,618**	-	**1,140,618**	1,124,296
Net income/(expenditure) and net movement in funds for the year		**19,362**	-	**19,362**	102,000
Reconciliation of funds					
Fund balance brought forward		**488,780**	-	**488,780**	386,780
Total funds carried forward		**508,142**	-	**508,142**	488,780

Continuing Operations

All income and expenditure have arisen from continuing activities.

Reduced disclosure exemptions
The charity has taken advantage of the exemption afforded by section 408 of the Companies Act 2006 not to prepare separated Income and Expenditure Accounts.

NISHKAM HEALTHCARE TRUST
Consolidated Balance Sheet
for the year ended 31 March 2021

	Notes	Group 2021 £	Group 2020 £	Charity 2021 £	Charity 2020 £
Fixed Assets					
Intangible assets	13	**1,628**	2,516	**-**	-
Tangible assets	14	**94,224**	107,076	**4,952**	8,182
Investments	15	-	-	**186,991**	186,991
		95,852	109,592	**191,943**	195,173
Current Assets					
Stocks		**42,430**	51,063	**-**	-
Debtors	17	**227,630**	212,344	**30,163**	25,634
Cash at bank and in hand		**351,740**	318,458	**129,617**	119,021
		621,800	581,865	**159,780**	144,655
Creditors: Amounts falling due within one year	18	**(207,079)**	(199,852)	**(9,895)**	(22,750)
Net Current assets		**414,721**	382,013	**149,885**	121,905
Provision for liabilities		**(2,431)**	(2,825)	**-**	-
		412,290	379,188	**149,885**	121,905
Net assets		**508,142**	488,780	**341,828**	317,078
Funds					
Unrestricted funds	20	**508,142**	488,780	**341,828**	317,078

Total funds carried forward

The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The financial statements were approved by the Board of Trustees on ..... and were signed on its behalf by:

.....
Trustee

NISHKAM HEALTHCARE TRUST
Consolidated Cash Flow Statement
for the year ended 31 March 2021

	Notes	**2021** **£**	2020 £
Cash flows from operating activities:			
Cash generated from operations	1	**48,258**	95,625
Tax paid		**(17,421)**	(12,293)
Government Grant		**2,445**	-
Net cash from operating activities		**33,282**	83,332
Cash flows from investing activities			
Purchase of tangible fixed assets		**-**	(508)
Sale of tangible fixed assets		**-**	-
Net cash from investing activities		**-**	(508)
Increase/(decrease) in cash and cash equivalents	2	**33,282**	82,824
Cash and cash equivalents at the beginning of the reporting period		**318,458**	235,634
Cash and cash equivalents at the end of the reporting period		**351,740**	318,458

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Cash Flow Statement
for the year ended 31 March 2021

1. Reconciliation of net income to net cash flow from operating activities

	2021	2020
	£	£
Net income for the reporting period (as per the statement of financial activities)	**19,364**	101,997
Adjustments for:		
Tax charge in subsidiaries	**836**	17,230
Depreciation charges	**13,740**	14,623
Decrease/(increase) in stocks	**14,145**	(11,203)
Decrease/(increase) in debtors	**(15,289)**	(20,085)
(Decrease)/increase in creditors	**17,907**	(6,937)
Government Grants	**(2,445)**	-
Cash and cash equivalents at the end of the reporting period	**48,258**	95,625

2. Analysis if changed in net debt

	Start of year	**Cashflows**	**At the end of year**
	£	**£**	**£**
Cash	**318,458**	33,282	351,740
	318,458	33,282	351,740

1. Accounting Policies

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity as defined by FRS 102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value.

The functional and presentational currency is the Pound Sterling (£).

Group financial statements
The financial statements consolidate the results of the charity and its wholly owned subsidiaries on a line-by-line basis. A separate Statement of Financial Activities for the charity has not been presented because the trust has taken advantage of the exemption afforded by section 408 of the Companies Act 2006.

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Commercial turnover arrives from the sale of preparing, dispensing, and reviewing of drugs and other clinical services. Turnover is recognised at the fair value of consideration at point of sale.

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

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

Improvements to property	- 10% on cost
Fixtures and fittings	- 20% on cost

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

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Accounting Policies - continued

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Stock
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow-moving items.

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

Going Concern
The accounts have been prepared on the basis of being a going concern as outlined in the Trustees' annual report.

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

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

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

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

Investments
Investments are a form of basic financial instruments and are initially recognised at their transaction value and subsequently measured at their fair value at the balance sheet date. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

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

Intangible assets
Intangible assets are initially measured at cost. After initial recognition, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

2. Financial Performance of the charity

The consolidated statement of the financial activities includes the results of the charity's wholly owned subsidiaries. The summary financial performance of the charity alone is:

	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
Income from Donations and legacies:				
Donations	**33,500**	-	**33,500**	60,001
Income from charitable activities:				
Administration	**-**	-	**-**	855
Government Grants	**10,000**		**10,000**	
Income from other trading activities:				
Investment Income	**72,523**	-	**72,523**	61,417
Total Income	**116,023**	-	**116,023**	122,273
Expenditure on charitable activities:				
Support costs	**18,505**	-	**18,505**	18,648
Premises Costs	**46,301**	-	**46,301**	40,524
Governance costs	**5,700**	-	**5,700**	7,620
Staff costs	**20,767**	-	**20,767**	20,770
Total expenditure	**91,273**	-	**91,273**	87,562
Net income/(expenditure) and net movement in funds for the year	**24,750**	-	**24,750**	34,711
Reconciliation of funds				
Fund balance brought forward	**317,078**	-	**317,078**	282,367
Total funds carried forward	**341,828**	-	**341,828**	317,078

3. Income from Rental

	2021 £	2020 £
Room rentals received	**61,400**	61,417

4. Income earned from other activities

The charitable trust wholly owned trading subsidiaries are as follows:

Nishkam Pharmacy Limited, is incorporated in the United Kingdom (company number 08341597)
Nishkam Dental Care Limited (company number 09520055)

The summary financial performances of the subsidiaries alone are:

Nishkam Pharmacy Limited:

	2021	2020
	£	£
Turnover	**1,023,869**	1,116,440
Cost of sales	**743,860**	725,551
Gross Profit	**280,009**	390,889
Administration expenses	**307,082**	319,939
	(27,073)	70,950
Other operating income	**28,194**	15,547
Operating Profit and Profit before Taxation	**1,121**	86,497
Tax on profit	**862**	17,084
Retained in Subsidiary	**259**	69,413
The net assets and liabilities of the subsidiaries were:		
Fixed assets	**68,672**	74,032
Current assets	**472,798**	413,380
Current liabilities	**(210,658)**	(174,491)
Total assets less current liabilities	**330,812**	330,921
Provisions for liabilities	**(2,089)**	(2,457)
Net assets	**328,723**	328,464
Aggregate share capital and reserves	**328,723**	328,464

Income earned from other activities - continued

Nishkam Dental Care Limited:

	2021	2020
	£	£
Turnover	**6,952**	15,705
Cost of sales	**213**	1,524
Gross Profit	**6,739**	14,181
Administration expenses	**14,856**	16,161
Operating Profit and Profit before Taxation	**(8,117)**	(1,980)
Government Grants	**2,445**	-
Tax	**26**	146
Retained in subsidiary	**(5,646)**	(2,126)
The net assets and liabilities of the subsidiaries were:		
Fixed assets	**22,228**	27,378
Current assets	**17,551**	19,498
Current liabilities	**(14,855)**	(16,280)
Total assets less current liabilities	**24,924**	30,596
Provisions for liabilities	**(342)**	(368)
Net assets	**24,582**	30,228
Aggregate share capital and reserves	**24,582**	30,228

5. Analysis of expenditure on charitable activities

	Management	Governance cost	Totals
	£	£	£
Support costs	**18,505**	**-**	**18,648**
Premises costs	**46,301**	**-**	**40,524**
Governance costs	**-**	**5,700**	**7,620**
Staff costs	**20,767**	**-**	**20,770**
Total	**85,573**	**5,700**	**87,562**

6. Analysis of governance and support costs

	Administration	Governance cost	Totals
	£	£	£
Audit fees	**-**	**5,700**	**7,620**
Accountancy fees	**1,900**	**-**	**2,737**
Cleaning	**1,825**	**-**	**1,035**
Security costs	**3,504**	**-**	**3,564**
Repairs & renewals	**2,589**	**-**	**2,081**
Administration	**5,457**	**-**	**5,460**
Depreciation	**3,230**		**3,771**
Total	**18,505**	**5,700**	**26,268**

7. Group Net (expenditure)/income

Net (expenditure)/income is stated after charging:

	2021	2020
	£	£
Auditor's remuneration	**12,900**	15,420
Depreciation - owned assets	**12,852**	13,735
Computer software amortisation	**888**	888
Total	**26,640**	30,043

8. Group staff costs

	2021	2020
	£	£
Wages and salaries	**185,047**	165.990
Social security costs	**9,609**	8,544
Pension costs	**2,910**	2,554
Total	**197,566**	177,088

Group staff costs – continued

No employees had employee benefits in excess of £60,000 (2020: nil).

The key management of the parent charity, the Trust, comprises of the trustees and the business development officer. The total employee benefits of the key management personnel of the Trust was £20,767 (2020: £20,770)

The key management personnel of the group comprise those of the Trust and the key management personnel of its wholly owned subsidiaries. The key management personnel of the subsidiaries are the manager whose employee benefits total £44,627 (2020: £47,214). The employee benefit of the key management for the group was therefore £65,394 (2020: £67,984).

9. Trustees' remuneration and benefits

Trustees' remuneration
There were no trustees' remuneration or other benefits for the ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses
There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

10. Group staff numbers

	2021	2020
	Number	Number
Trading	**14**	14
Charitable activities	**1**	1
Total	**15**	15

11. Taxation

	2021	2020
	£	£
Current Tax		
UK Corporation Tax	**1,230**	17,421
Deferred Tax	**(394)**	(191)
Total	**836**	17,230

12. Comparatives for the statement of financial activities

	Unrestricted fund £	Restricted fund £	2020 Total funds £
Income from donations and legacies:			
Donations	30,875	-	**30,875**
Income from charitable activities:			
Administration	-	-	**-**
Income from other trading activities			
Commercial trading operations	1,146,571	-	**1,146,571**
Investment income	48,850	-	**48,850**
Total	1,226,296	-	**1,226,296**
Expenditure			
Cost of raising funds:			
Commercial trading operations	1,038,237	-	**1,038,237**
Expenditure on charitable activities			
Charitable activities	86,059		**86,059**
Total expenditure	1,124,296	-	**1,124,296**
Net income/(expenditure) and net movement in funds for the year	102,000	-	**102,000**
Reconciliations of funds			
Fund balance brought forward	386,780	-	**386,780**
Total funds carried forward	488,780	-	**488,780**

13. Group Intangible Fixed Assets

	Computer software £
Cost	
At 1 April 2020 and 31 March 2021	**24,446**
Amortisation	
At 1 April 2020	**21,930**
Charge for the year	**888**
At 31 March 2021	**22,818**
Net Book Value	
At 31 March 2021	**1,628**
At 31 March 2020	**2,516**

14. Group Tangible fixed assets

	Improvements to property £	Fixtures and fittings £	Motor vehicle	Totals £
Costs				
At 1 April 2020	**108,969**	**72,635**	**9,682**	**191,286**
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 March 2021	**108,969**	**72,635**	**9,682**	**191,286**
Depreciation				
At 1 April 2020	**40,571**	**40,953**	**2,686**	**84,210**
Charge for the year	**5,768**	**6,035**	**1,049**	**12,852**
Disposal	-	-	-	-
At 31 March 2021	**46,339**	**46,988**	**3,735**	**97,062**
Net Book Value				
At 31 March 2021	**62,630**	**25,647**	**5,947**	**94,224**
At 31 March 2020	**68,398**	**31,682**	**6,996**	**107,076**

Charity Tangible Fixed Assets

	Improvements to property	Fixtures and fittings	Totals
Costs			
At 1 April 2020 and 31 March 2021	**23,477**	**23,243**	**46,720**
Depreciation			
At 1 April 2020	**16,178**	**22,360**	**38,538**
Charge for the year	**2,347**	**883**	**3,230**
At 31 March 2021	**18,525**	**23,243**	**41,768**
Net Book Value			
At 31 March 2021	**4,952**	-	**4,952**
At 31 March 2020	**7,299**	**883**	**8,182**

15. Fixed asset investments

The charity holds 1 ordinary share of £1 in Nishkam Pharmacy Limited, which was purchased at a premium of £151,312. In addition, the charity owns 100 ordinary shares of £1 each in Nishkam Dental Care Limited, which were issued at a premium of £35,578. In addition, the company holds 1 ordinary share in Nishkam Security Limited, representing a 25% holding in this company, the detail of which are as follows:

Fixed asset investment – continued

Nishkam Security Limited
Nature of business: Security provider

		2021	2020
		£	
Class of share: Ordinary	**Holding 25%**		
Aggregate capital and reserves		**59,651**	31,601
Profit/(loss) for the year		**28,052**	19,845

Nishkam Security Limited is a company that provides security services to the various charities operated from the Soho Road Campus under the lead charity Guru Nanak Nishkam Sewak Jatha (Birmingham) UK. The remaining shareholding is split between the associated charities that utilise the services of this company.

16. Stock

	Group 2021	Group 2020	Charity 2021	Charity 2020
	£	£	£	£
Pharmaceutical products	**42,430**	51,063	**-**	-

17. Debtors

	Group 2021	Group 2020	Charity 2021	Charity 2020
	£	£	£	£
Trade debtors	**202,001**	185,672	**515**	11,540
Other debtors	**717**	3,173	**539**	-
Prepayments	**3,825**	3,012	**783**	427
VAT	**21,087**	20,487	**-**	-
Amounts owed by group undertakings	**-**	-	**28,326**	13,668
Total	**227,630**	212,344	**30,163**	25,635

18. Creditors: Amounts falling due within one year

	Group 2021	Group 2020	Charity 2021	Charity 2020
	£	£	£	£
Trade creditors	**131,517**	144,886	**1,161**	1,079
Other creditors	**37,963**	75	**-**	75
Accruals	**32,596**	24,830	**8,002**	9,920
Deferred income	**-**	11,540	**-**	11,540
Social security and other taxes	**5,003**	18,521	**732**	135
Total	**207,079**	199,852	**9,895**	22,749

19. Deferred income

Deferred income comprises advance room rentals receivable.

	Group £	Charity £
Balance as at 1 April 2020	**11,540**	11,450
Amount released to income earned from charitable activities	**(11,540)**	(11,450)
Balance as at 31 March 2021	**-**	-

20. Movement in group funds

	At 1 April 2020 £	Net movement in funds £	At 31 March 2021
Unrestricted Funds			
Unrestricted fund	**488,780**	**19,362**	**508,142**

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
unrestricted fund	**1,159,980**	**1,140,618**	**19,362**

Comparatives for movement in group funds

	At 1 April 2019 £	Net movement in funds £	At 31 March 2020
Unrestricted Funds			
unrestricted fund	**386,780**	**102,000**	**488,780**

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
unrestricted fund	**1,226,296**	**1,124,296**	**102,000**

Movement in group funds - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1 April 2019	Net movement in funds	At 31 March 2021
	£	£	£
Unrestricted funds			
General fund	**386,780**	**121,362**	**508,142**
Total	**386,780**	**121,362**	**508,142**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	**2,386,276**	**2,264,914**	**121,362**
Total	**2,386,276**	**2,264,914**	**121,362**

21. Analysis of net assets between funds

	Unrestricted fund 2021	Unrestricted fund 2020
	£	£
Fixed assets	**95,852**	109,592
Stocks	**42,430**	51,063
Debtors	**227,630**	212,344
Cash at bank and in hand	**351,740**	318,458
Creditors – amounts falling due within one year	**(207,079)**	(199,852)
Creditors – amounts more than one year	**(2,431)**	(2,825)
Balance as at 31 March 2020	**508,142**	488,780

22. Related party disclosures

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

Guru Nanak Nishkam Sewa Jatha (Birmingham) UK
An unincorporated charity in which the trusted Mohinder Singh Ahluwalia and J P S Chandan were trustees. Nishkam Healthcare Trust operates from premises at 21 Soho Road, a freehold held by Guru Nanak Nishkam Sewak Jatha (Birmingham) UK.

Nishkam Civic Association
A charity in which the trustees Mohinder Singh Ahluwalia, PS Jhutti and JPS Chandan were trustees.

Nishkam Security Limited
A 25% owned subsidiary of Nishkam Healthcare Trust.

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.

Sangat Trust
A charitable company in which Trustee Mohinder Singh Ahluwalia has been a trustee.

	2021	2020
	£	£
During the year the charity purchased the following services:		
Nishkam Civic Association	**900**	637
Nishkam Security Limited	**3,504**	3,942
Sangat Trust	**-**	1,200
During the year, the charity paid the following rent:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	**30,000**	30,000
During the year, the charity received the following donations:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	**30,000**	30,000
During the year, the charity provided the following services:		
Guru Nanak Nishkam Sewa Jatha (Birmingham) UK	**5,455**	6,397
Nishkam School Trust	**87**	180
At the end of the year the charity owed the following:		
Nishkam Civic Association	**-**	75

23. Ultimate controlling party

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

24. Operating leases

The operating lease commitment relates to the lease of 21 Soho Road form Guru Nanak Nishkam Sewa Jatha (Birmingham) UK. During the year, this property was sub-let to Nishkam Pharmacy Ltd for the same annual rent. At the year end the company had total commitments under operating leases expiring within 3 years of £90,000.


nishkam
Healthcare Trust