



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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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:

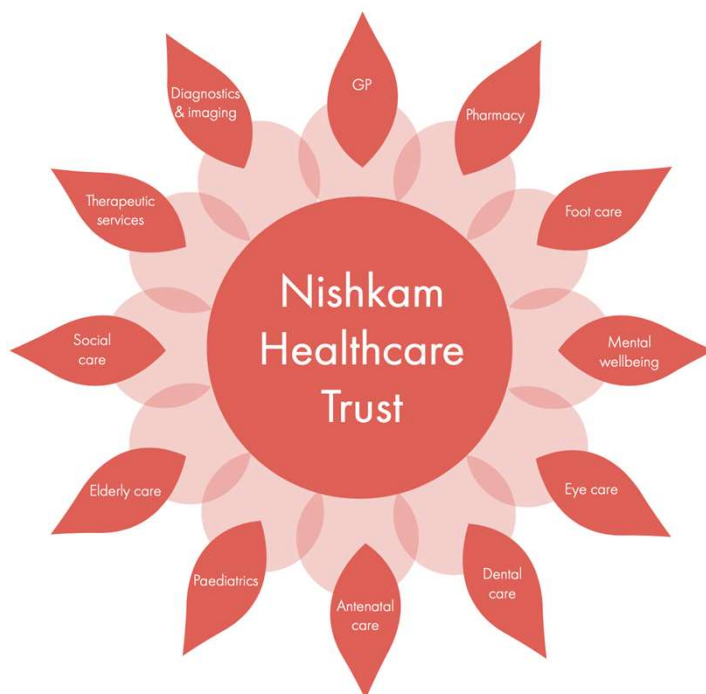
- Compassion
- Benevolence (inclination to perform kind, charitable acts)

- 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

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 expended 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 taken during the pandemic.

ACHIEVEMENT AND PERFORMANCE FINANCIAL REVIEW

Reserves policy

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

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 Poullette 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.

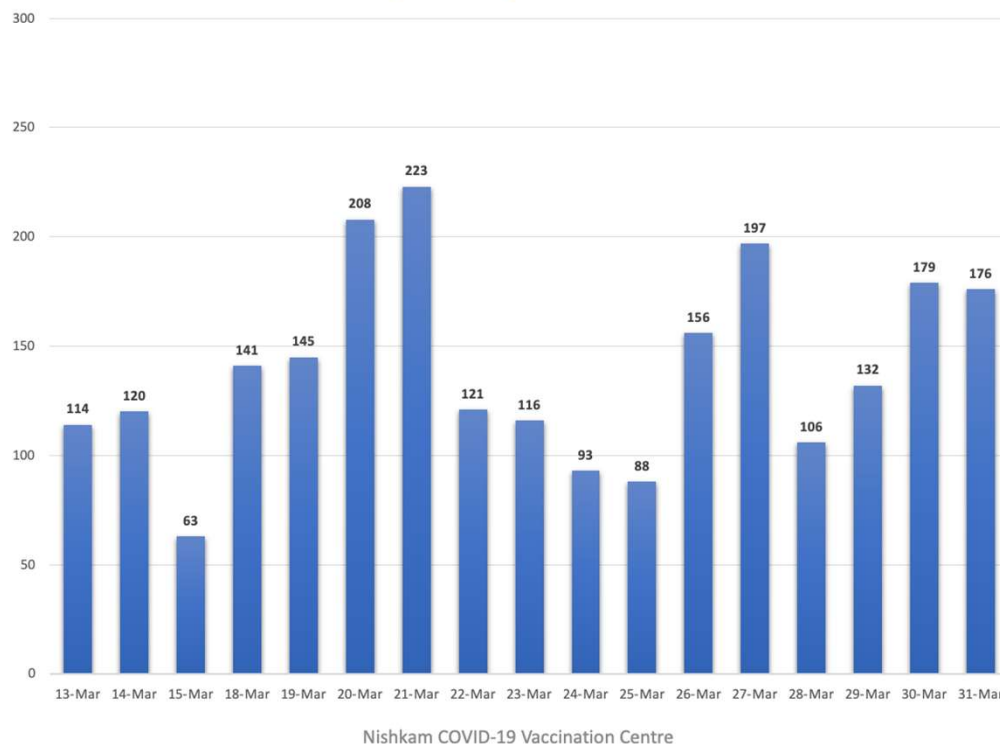
Key benefits so far have been:

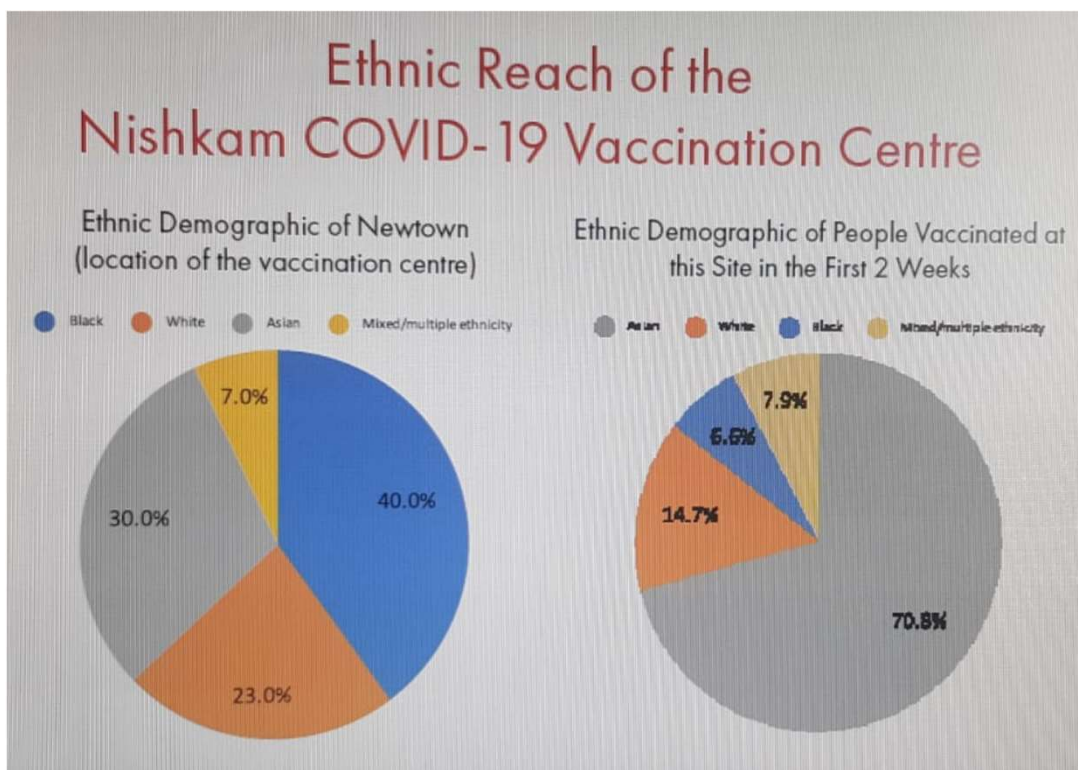
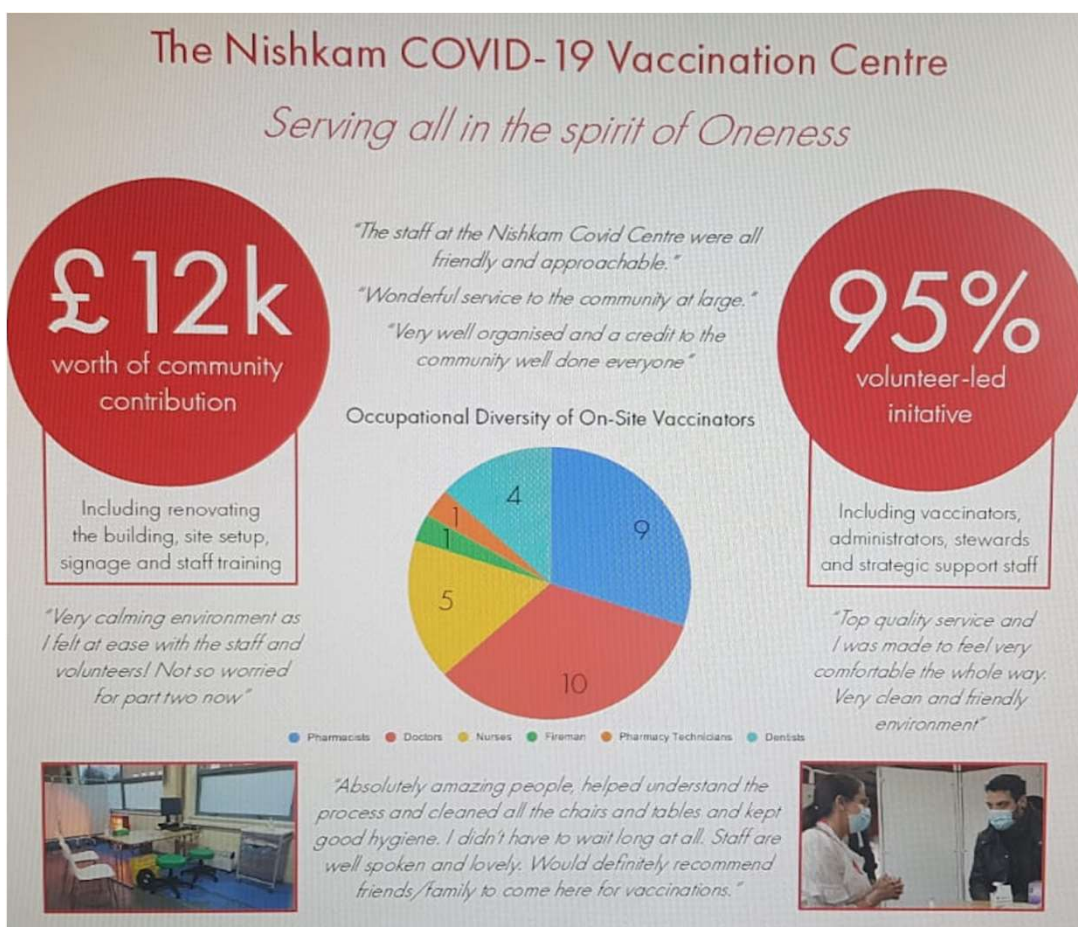
- One of the first 15 pharmacies in England to have been awarded a vaccination contract.
- 2,378 vaccinations administered in the first weeks (between 13th March to 31st March).
- Vaccination Centre purposefully opened in an area of need
- Unique volunteer-led model, open to volunteers from all backgrounds.
- 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.

Vaccinations by Day 13th to 31st March





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.

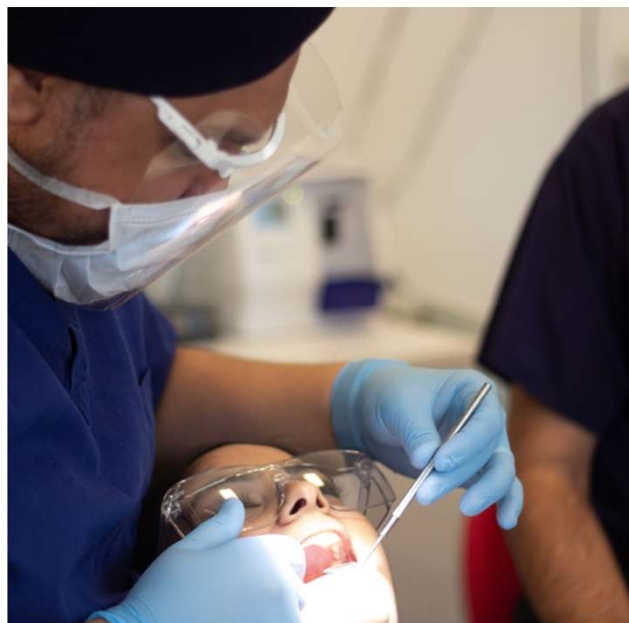
Approximately 200 patients have been seen at NDC since reopening. Clinical sessions tend to run from 9am to 1pm or 2pm.

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.



- 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



NISHKAM MENTAL AND EMOTIONAL WELLBING 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 individual 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.



Phase 1
21 Soho Road

Phase 2
23 Soho Road

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

NISHKAM HEALTHCARE TRUST
Independent Auditor's Report
for the year ended 31 March 2021

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.

NISHKAM HEALTHCARE TRUST
Independent Auditor's Report
for the year ended 31 March 2021

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based 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:

NISHKAM HEALTHCARE TRUST
Independent Auditor's Report
for the year ended 31 March 2021

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
		<u>95,852</u>	<u>109,592</u>	<u>191,943</u>	<u>195,173</u>
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
		<u>621,800</u>	<u>581,865</u>	<u>159,780</u>	<u>144,655</u>
Creditors: Amounts falling due within one year	18	<u>(207,079)</u>	<u>(199,852)</u>	<u>(9,895)</u>	<u>(22,750)</u>
Net Current assets		414,721	382,013	149,885	121,905
Provision for liabilities		<u>(2,431)</u>	<u>(2,825)</u>	<u>-</u>	<u>-</u>
		<u>412,290</u>	<u>379,188</u>	<u>149,885</u>	<u>121,905</u>
Net assets		<u>508,142</u>	<u>488,780</u>	<u>341,828</u>	<u>317,078</u>
Funds					
Unrestricted funds	20	<u>508,142</u>	<u>488,780</u>	<u>341,828</u>	<u>317,078</u>

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)	-
	<hr/> 48,258	<hr/> 95,625
Cash and cash equivalents at the end of the reporting period		

2. Analysis if changed in net debt

	Start of year	Cashflows	At the end of year
	£	£	£
Cash	318,458	33,282	351,740
	<hr/> 318,458	<hr/> 33,282	<hr/> 351,740

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Financial Statements
for the year ended 31 March 2021

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 arises 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.

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Financial Statement
for the year ended 31 March 2021

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.

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Financial Statements
for the year ended 31 March 2021

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

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Financial Statements
for the year ended 31 March 2021

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	<u>743,860</u>	<u>725,551</u>
Gross Profit	280,009	390,889
Administration expenses	<u>307,082</u>	<u>319,939</u>
	(27,073)	70,950
Other operating income	<u>28,194</u>	<u>15,547</u>
Operating Profit and Profit before Taxation	1,121	86,497
Tax on profit	<u>862</u>	<u>17,084</u>
Retained in Subsidiary	<u><u>259</u></u>	<u><u>69,413</u></u>
The net assets and liabilities of the subsidiaries were:		
Fixed assets	68,672	74,032
Current assets	472,798	413,380
Current liabilities	<u>(210,658)</u>	<u>(174,491)</u>
Total assets less current liabilities	330,812	330,921
Provisions for liabilities	<u>(2,089)</u>	<u>(2,457)</u>
Net assets	<u><u>328,723</u></u>	<u><u>328,464</u></u>
Aggregate share capital and reserves	<u><u>328,723</u></u>	<u><u>328,464</u></u>

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Financial Statements
for the year ended 31 March 2021

Income earned from other activities - continued

Nishkam Dental Care Limited:

	2021	2020
	£	£
Turnover	6,952	15,705
Cost of sales	<u>213</u>	<u>1,524</u>
Gross Profit	6,739	14,181
Administration expenses	<u>14,856</u>	<u>16,161</u>
Operating Profit and Profit before Taxation	(8,117)	(1,980)
Government Grants	2,445	-
Tax	<u>26</u>	<u>146</u>
Retained in subsidiary	<u>(5,646)</u>	<u>(2,126)</u>
The net assets and liabilities of the subsidiaries were:		
Fixed assets	22,228	27,378
Current assets	17,551	19,498
Current liabilities	<u>(14,855)</u>	<u>(16,280)</u>
Total assets less current liabilities	24,924	30,596
Provisions for liabilities	<u>(342)</u>	<u>(368)</u>
Net assets	<u>24,582</u>	<u>30,228</u>
Aggregate share capital and reserves	<u>24,582</u>	<u>30,228</u>

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Financial Statements
for the year ended 31 March 2021

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

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Financial Statements
for the year ended 31 March 2021

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

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Financial Statements
for the year ended 31 March 2021

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

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Financial Statements
for the year ended 31 March 2021

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:

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Financial Statements
for the year ended 31 March 2021

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	Group	Charity	Charity
	2021	2020	2021	2020
	£	£	£	£
Pharmaceutical products	42,430	51,063	-	-

17. Debtors

	Group	Group	Charity	Charity
	2021	2020	2021	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	Group	Charity	Charity
	2021	2020	2021	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

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Financial Statements
for the year ended 31 March 2021

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	<u>(11,540)</u>	<u>(11,450)</u>
Balance as at 31 March 2021	<u>-</u>	<u>-</u>

20. Movement in group funds

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

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
unrestricted fund	<u>1,159,980</u>	<u>1,140,618</u>	<u>19,362</u>

Comparatives for movement in group funds

	At 1 April 2019 £	Net movement in funds £	At 31 March 2020
Unrestricted Funds			
unrestricted fund	<u>386,780</u>	<u>102,000</u>	<u>488,780</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
unrestricted fund	<u>1,226,296</u>	<u>1,124,296</u>	<u>102,000</u>

NISHKAM HEALTHCARE TRUST
Notes to the Consolidated Financial Statements
for the year ended 31 March 2021

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
	<hr/>	<hr/>	<hr/>
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
	<hr/>	<hr/>	<hr/>
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)
	<hr/>	<hr/>
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 HEALTHCARE TRUST
Notes to the Consolidated Financial Statements
for the year ended 31 March 2021

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.

