



REGISTERED CHARITY NUMBER: 1154295
REGISTERED COMPANY NUMBER: 08339604

ANNUAL REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS 2024-2025



Caring with Compassion, Helping with Humility, Listening and Sacrificing for the Sake of Love

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



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 & community 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 each other 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

**Princess Guma**
6 reviews · 2 photos

★★★★★ a month ago

very friendly and helpful staff. Always clean and tidy inside and v

 Hover to react 



"Very friendly staff Good


★★★★★

**Johanna Liang**
3 reviews

★★★★★ a year ago



Went into this pharmacy to get a second opinion and was so glad that I did. Je
was super helpful and worked quickly to get my medication prescribed. Thanks
much

 Hover to react 

**itzz akhtar**
2 reviews

★★★★★ a year ago

m 10 years customer of this pharmacy all worker is very kind and help
they help respect Mr jeewan and his all team brlint thanks for for helping

 1 

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.

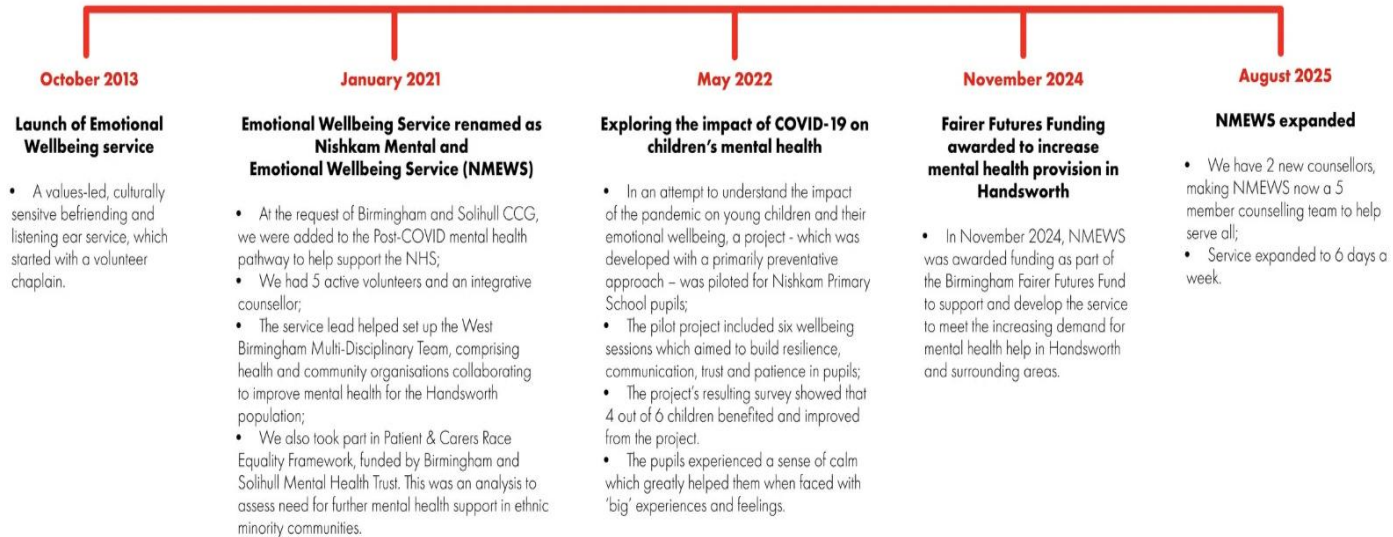
Key Outcomes & Impact (Apr 2024 - Mar 2025)



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



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 community.
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

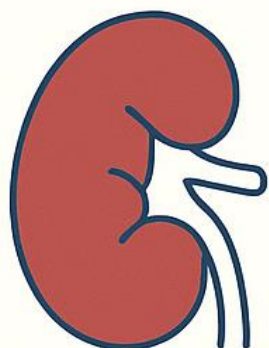
Urgent Admissions Required

BOTTOM LINE / KEY IMPACT

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

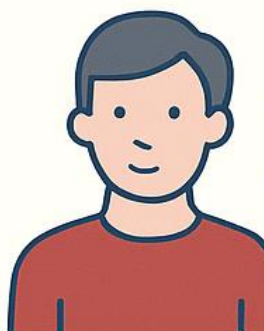
WORLD KIDNEY DAY

Thursday 13th March 2025

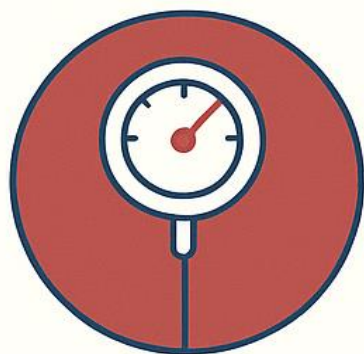


**15 people
were seen**

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



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



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

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.



Free adult health checks!

Health checks include: blood pressure, pulse and heart; BMI, blood sugar tests; medical, dental, pharmacy and eyecare advice; advice on cancer screening & cancer awareness; physiotherapy; healthy living advice and footcare.

No appointments needed, just walk in!

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.



WELCOME

Seminar: A Focus on Faith in Mental Health

Exploring the role of faith-inspired teachings and faith organisations supporting in a mental health crisis



Venue: 1st Floor Board Room, Nishkam Healthcare Centre, 21 Sebo Road, Birmingham B21 9SN
19 June 2024, 9:30am - 12:30pm

- Connect: Link diverse faith-inspired organisations working in mental health.
- Connect: Share perspectives across the experiences of organisations and health providers.
- Collaborate: Support an environment for collaboration between faith-inspired organisations and health service providers.
- Connect: Join to develop a collective voice for faith-inspired organisations working in the mental health arena.

Facilitators

Patrick Nyanumba - Deputy CEO & Executive Director of Strategy, People & Partnerships, Birmingham & Solihull Mental Health NHS Foundation Trust
Manoj Singh - Founder and Director of Tandi
Dr Durga Singh Chaudhary - General Practitioner working in Birmingham
Anurag Singh Chahal - Director, Care Integration and Partnership at Nishkam Care Association
Vivek Chahal - Chair of National Spirituality Forum
Rishi Rana - Chair of the National Spirituality and Mental Health Forum
Rajinder Kaur - Psychotherapist / Counsellor
Ismat Ahmed - Psychotherapist / Counsellor
Sushil Hartya - Team Manager, Personal Mental Health Team, Birmingham and Solihull Mental Health Foundation Trust

Caring with Compassion, Helping with Humanity, Listening with Love



Stress Relief techniques and exercise performed by Dr Mohanpal Singh



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 about us, 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

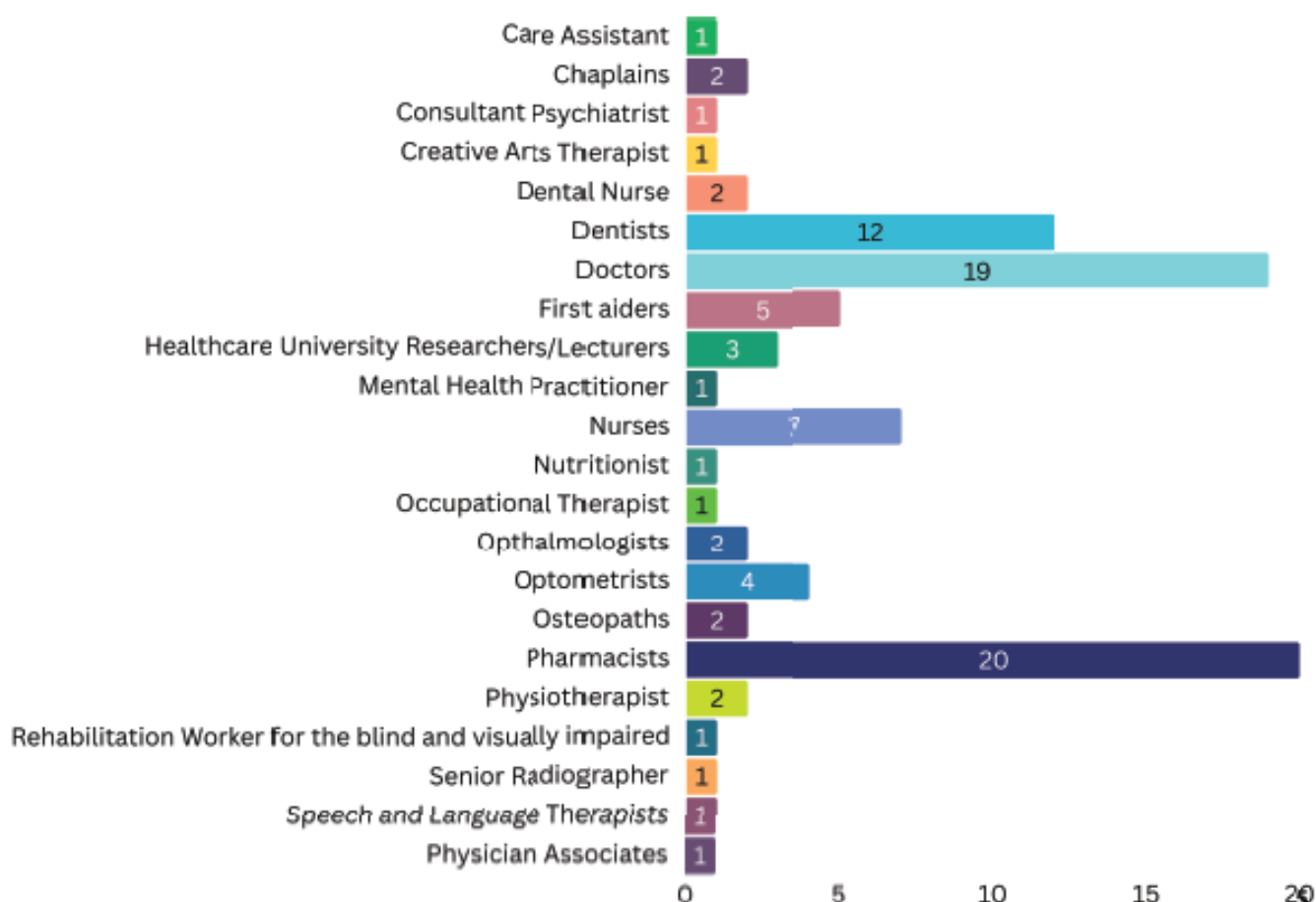


support and develop the Nishkam Mental and Emotional Wellbeing service (NMEWS) to meet the increasing demand for mental health help in Handsworth and surrounding areas.

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 continually growing - below is a chart showing the various professions held by our clinical and professional volunteers.



Nishkam Healthcare Trust

Company Limited by Guarantee

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

Year ended 31 March 2025

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.

Nishkam Healthcare Trust

Company Limited by Guarantee

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

(continued)

Year ended 31 March 2025

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.

Nishkam Healthcare Trust

Company Limited by Guarantee

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

(continued)

Year ended 31 March 2025

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

Nishkam Healthcare Trust

Company Limited by Guarantee

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

(continued)

Year ended 31 March 2025

- 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

		Unrestricted funds	2025 Restricted funds	Total funds	2024 Total funds
	Note	£	£	£	£
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		<u>1,989,137</u>	<u>18,663</u>	<u>2,007,800</u>	<u>1,516,641</u>
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		<u>2,024,263</u>	<u>18,663</u>	<u>2,042,926</u>	<u>1,676,299</u>
Share of income in associate		(1,255)	-	(1,255)	2,970
Net income/(expenditure) and net movement in funds		<u>(36,381)</u>	<u>—</u>	<u>(36,381)</u>	<u>(156,688)</u>
Reconciliation of funds					
Total funds brought forward		676,540	—	676,540	833,228
Total funds carried forward		<u>640,159</u>	<u>—</u>	<u>640,159</u>	<u>676,540</u>

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

The notes on pages 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

		2025		2024
	Unrestricted funds	Restricted funds	Total funds	Total funds
Note	£	£	£	£
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	<u>132,633</u>	<u>18,663</u>	<u>151,296</u>	<u>224,768</u>
Expenditure				
Expenditure on charitable activities	155,659	18,663	174,322	219,567
Total expenditure	<u>155,659</u>	<u>18,663</u>	<u>174,322</u>	<u>219,567</u>
Net income and net movement in funds	<u>(23,026)</u>	<u>—</u>	<u>(23,026)</u>	<u>5,201</u>
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

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

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
		<u>197,097</u>	<u>199,632</u>
Current assets			
Debtors	21	434,218	50,826
Cash at bank and in hand		18,449	434,521
		<u>452,667</u>	<u>485,347</u>
Creditors: amounts falling due within one year	22	<u>36,845</u>	<u>49,034</u>
Net current assets		<u>415,822</u>	<u>436,313</u>
Total assets less current liabilities		<u>612,919</u>	<u>635,945</u>
Net assets		<u>612,919</u>	<u>635,945</u>
Funds of the charity			
Unrestricted funds		<u>612,919</u>	<u>635,945</u>
Total charity funds		<u>612,919</u>	<u>635,945</u>

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)
<i>Adjustments for:</i>		
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
<i>Changes in:</i>		
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.

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2025

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.

Nishkam Healthcare Trust
Company Limited by Guarantee
Notes to the Financial Statements
Year ended 31 March 2025

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 arises 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.

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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.

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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.

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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.

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
Donations	45,550	–	45,550
Grants			
Grants receivable	–	18,663	18,663
	<u>45,550</u>	<u>18,663</u>	<u>64,213</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	30,000	–	30,000
Grants			
Grants receivable	–	67,156	67,156
	<u>30,000</u>	<u>67,156</u>	<u>97,156</u>

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
	<u>1,943,587</u>	<u>1,943,587</u>	<u>1,419,485</u>	<u>1,419,485</u>

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
	<u>155,598</u>	<u>18,663</u>	<u>174,261</u>
	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
	<u>152,207</u>	<u>67,156</u>	<u>219,363</u>

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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
	<u>103,540</u>	<u>200</u>	<u>70,521</u>	<u>174,261</u>	<u>219,567</u>

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
	<u>63,751</u>	<u>63,751</u>	<u>70,584</u>

10. Analysis of grants

	2025 £	2024 £
Grants to institutions		
Nishkam Civic Association	200	32,841
Total grants	<u>200</u>	<u>32,841</u>

11. Net (Expenditure)/ income

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

	2025 £	2024 £
Amortisation of intangible assets	—	—
Depreciation of tangible fixed assets	<u>16,307</u>	<u>14,496</u>

12. Auditors remuneration

	2025 £	2024 £
Fees payable for the audit of the financial statements	<u>11,300</u>	<u>11,300</u>

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

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
	<u>420,360</u>	<u>304,066</u>

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
	<u>24</u>	<u>16</u>

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
	<u>(288)</u>	<u>3,239</u>

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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

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

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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

NPVR Limited:	2025	2024
	£	£
Turnover	583,330	-
Cost of sales	<u>360,921</u>	<u>-</u>
Gross Profit	222,409	-
Administration expenses	<u>232,850</u>	<u>70,443</u>
Operating Loss and Loss before Taxation	(10,441)	(70,443)
Tax on loss	<u>(702)</u>	<u>-</u>
Retained in Subsidiary	<u><u>(11,143)</u></u>	<u><u>(70,443)</u></u>
The net assets and liabilities of the subsidiaries were:		
Fixed assets	353,702	8,719
Current assets	134,716	1
Current liabilities	<u>(606,068)</u>	<u>(79,162)</u>
Total assets less current liabilities	(80,882)	(70,442)
Provisions for liabilities	<u>(703)</u>	<u>-</u>
Net liabilities	<u><u>(81,585)</u></u>	<u><u>(70,442)</u></u>
Aggregate share capital and reserves	<u><u>(81,585)</u></u>	<u><u>(70,442)</u></u>

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

17. Intangible assets

Group	Computer software £
Cost	
At 1 April 2024 and 31 March 2025	<u>24,446</u>
Amortisation	
At 1 April 2024 and 31 March 2025	<u>24,446</u>
Carrying amount	
At 31 March 2025	<u>—</u>
At 31 March 2024	<u>—</u>
	Goodwill
	£
Cost	
At 1 April 2024	—
Additions	<u>350,000</u>
At 31 March 2025	<u>350,000</u>
Amortisation	
At 1 April 2024 and 31 March 2025	<u>—</u>
Carrying amount	
At 31 March 2025	<u>350,000</u>
At 31 March 2024	<u>—</u>

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	<u>114,093</u>	<u>117,309</u>	<u>9,682</u>	<u>241,084</u>
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	<u>66,377</u>	<u>78,794</u>	<u>6,578</u>	<u>151,749</u>
Carrying amount				
At 31 March 2025	<u>47,716</u>	<u>38,515</u>	<u>3,104</u>	<u>89,335</u>
At 31 March 2024	<u>51,649</u>	<u>52,083</u>	<u>3,652</u>	<u>107,384</u>

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

18. Tangible fixed assets *(continued)*

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

19. Investments

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

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

19. Investments *(continued)*

Charity	Shares in group undertakings £
Cost or valuation	
At 1 April 2024 and 31 March 2025	<u>186,992</u>
Impairment	
At 1 April 2024 and 31 March 2025	<u>—</u>
Carrying amount	
At 31 March 2025	<u>186,992</u>
At 31 March 2024	<u>186,992</u>

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	<u>107,153</u>	<u>49,181</u>
	<u>107,153</u>	<u>49,181</u>

The charity has no stock.

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

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
	<u>278,432</u>	<u>137,697</u>
 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
	<u>434,218</u>	<u>50,826</u>

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
	<u>320,120</u>	<u>203,956</u>
 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
	<u>36,845</u>	<u>49,034</u>

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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	<u>15,000</u>	<u>13,026</u>
At 31 March 2025	<u>15,000</u>	<u>13,026</u>

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	<u>5,077</u>

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	<u>5,077</u>	<u>5,365</u>

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

	2025 £	2024 £
Accelerated capital allowances	<u>5,077</u>	<u>5,365</u>

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).

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

27. Analysis of group charitable funds

Unrestricted funds

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

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

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)	–
	<u>–</u>	<u>18,663</u>	<u>(18,663)</u>	<u>–</u>

	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)	–
	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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	—
	<u>155,000</u>	<u>—</u>

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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.

Nishkam Healthcare Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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.