

REGISTERED COMPANY NUMBER: 04378505 (England and Wales)
REGISTERED CHARITY NUMBER: 1100307

**Report of the Trustees and
Financial Statements for the Year Ended 31 March 2014
for
NISHKAM CIVIC ASSOCIATION**

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

NISHKAM CIVIC ASSOCIATION

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for the year ended 31 March 2014**

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NISHKAM CIVIC ASSOCIATION

Chairman's Report for the year ended 31 March 2014

The Nishkam Civic Association (NCA) (trading as the Nishkam Centre) has made many achievements in the year to 31 March 2014. These are summarised here:

Training & Lifelong learning

- 200 learners benefited from vocational training, life skills and professional courses.

Nishkam Volunteers Development

- 135 Volunteers delivered £245,000 worth of contribution
- NCA staff contributed in excess of £60,000 pro bono time

Health & Wellbeing

- Nishkam Health & Wellbeing services accessed over 20,000 times in the year.
- Contributed to a staggering 1200% increase in the BME people on the Anthony Nolan Bone Marrow register.
- Building works funded by Sport England through the Inspired Facilities Program.

Development of Welfare Services

- Nishkam Information, Advice & Guidance (IAG) Services funded by Lloyds TSB Foundation. Supported over 200 clients:
- Secured Welfare benefits to the value of £250,000
- Rescheduled debts of over £350,000
- Created 2 Jobs
- Nishkam Advice & Advocacy Centre - Funded for five years by Big Lottery Reaching Communities Programme, to meet and deliver the growing demand for Debt, Housing and Welfare benefits advice and advocacy.
- Created 5 Jobs
- Birmingham Community Advice - A two year project funded by Big Lottery Advice Services Transition Fund, to offer advice and advocacy across Birmingham on an outreach basis to cover Employment Law, Welfare benefits, Housing and Debt.
- DCLG funding for Nishkam Empty Homes Project.
- Sikh Rogi Aasra - Chaplaincy Service tended to 4585 patients with 40 volunteers.
- Nishkam Help - Homeless Support Project providing hot meals, clothes, blankets etc equating to almost 30,000 meals over the year made possible by 2,600 volunteering hours.
- Immigration Advice Clinics in partnership with UK Border Agency (UKBA) assisted 40+ voluntary repatriations.

Women's Forum

- 140+ women attended 13 enterprise workshops in partnership with RBS Inspiring Women in Enterprise Grant Funded Senior Women's Empowerment Engagement Programme (SWEEP).
- Developed a senior women's yoga class where annual attendance is circa 500 women.

Domestic Violence project

- 26 women assisted and supported in partnership with Ashram Housing.
- Strategic partnership with Kahrmel Wellness to look at Domestic Violence from Faith communities' perspective.

Intra-faith, Interfaith and Community Cohesion

- 17 organisations were supported and others partnered with.
- Forgiveness Colloquium - Museum of World Religions (MWR) development and support.
- Charter for Forgiveness and Reconciliation work ongoing.
- Sikh-Catholic Dialogue strengthened with the visit of His Eminence, Cardinal Jean-Louis Tauran, President of the Pontifical Council for Interreligious Dialogue and Advisor to the Holy Pope.
- Our Chairman awarded the Guru Nanak Interfaith Prize from Hofstra University in recognition of tireless efforts on behalf of interfaith dialogue and world peace.

Conference & Events

- 1,125 paid and pro bono events attended by 15,000+ people.
- £46,000 of pro bono events facilitated at the Centre.

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Chairman's Report for the year ended 31 March 2014

- 200 delegates attended 'Understanding Domestic Violence and Abuse in Faith Communities' conference.

Fundraising

- Bike Ride raised donations for flood disaster appeal in Hemkhund Punjab India.
- Secured £15,000 from Accenture Making a Difference for Divine Onkar Mission.
- Secured Aston Villa Football Club / Premier League Funding for Kericho.
- Assistance provided to Kids Home International - Kericho
- Governor of Kericho committed to match funding for education and sports projects in Kenya, as part of the re-development of Kericho Township.

Support

- Enterprises supported to become sustainable and incubation services provided to develop new enterprises through RBS Inspiring Women Funded (SWEEP) project.
- Ongoing support with projects, media / PR, fundraising, civic engagement, networking, funding and knowledge transfer to:
 - Parent organisation Guru Nanak Nishkam Sewak Jatha
 - Nishkam Schools Trust
 - Nishkam Health Trust
 - Community Cooperative (MSS)
 - 13 Community Organisations / projects supported with
 - £16,975 of funding allocated under NCA's Chairmanship of Lozells and East Handsworth Community First panel.

Whilst there has been a slow recovery of the UK economy, the cuts in the funding for the third sector have continued. This has meant that NCA had to continue to get better at what it does, be more focused whilst remaining responsive to ever changing landscapes. The organisation has responded to increased requests from people in the local communities, businesses and charities needing support. Innovation was crucial in making resources stretch further, for example using more volunteers to assist NCA's teams delivering training, wellbeing and health care services. Funding agencies, local authorities, corporate organisations and donors from whom NCA received income, all faced budgetary deficits, creating unprecedented difficulty and complexity for them and us, with dwindling finances.

NCA continued to provide the best possible quality of service, whilst also protecting the organisation's sustainability. NCA's resources were expended more on direct services such as facilities and support, rather than indirect ones. The activities in this report are a source of significant pride and are a testament to the way in which NCA's values of compassion, equality and hope are demonstrated every day by our staff and volunteers towards the increased number of children, young people, families and elderly that it works with. The Management team is deeply grateful for the remarkable commitment NCA's staff and volunteers exhibited during the year in such challenging times.

NCA as in previous years has continued to capacity build volunteers through training and developmental opportunities. Although Nishkam volunteers do not advertise their volunteering the headline figures for 2013-2014 are pertinent:

- Over one-hundred and thirty five (135) volunteers were engaged in NCA's activities;
- This equated to a conservative total of £245,000 worth of undertaking.

This ethos of volunteering was also supported by NCA's paid staff, who volunteered approximately £60,500 worth of time towards delivering NCA's vision and mission. I take this opportunity to thank everyone, paid or 'nishkam volunteers' (unpaid), along with the many supporters, service users, donors and friends who have been involved with NCA.

I acknowledge and accept that this year presented enormous challenges within the third sector more so than some of the other sectors; our staff and volunteers have done us proud to innovatively excel. I look forward to the next twelve months with enthusiasm, optimism confidence and a strong sense of purpose. We will have to be even more original, creative and innovative within our different portfolios of activity. By so doing and by being guided by our 2012-17 Strategic Plan, I am hopeful that we will

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**Chairman's Report
for the year ended 31 March 2014**

be able to deliver higher levels of training, personal, community and sustainable development activities that are so urgently needed by local communities.

I take this opportunity to congratulate the Trustees, management team, staff and the dedicated volunteers for their efforts and contribution to this success.

.....
Bahi Sahib, Bhai Mohinder Singh Ahluwalia - Chairman

Date

8 November 2014

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2014

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2014. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04378505 (England and Wales)

Registered Charity number

1100307

Registered office

6 Soho Road
Handsworth
Birmingham
West Midlands
B21 9BH

Trustees

Mohinder Singh Ahluwalia	Chairman
Sewa Singh Mandla	
Parminder Singh Jhutti	
Upkar Singh Pardesi	Vice Chairman
Jarnail Singh Bhinder	
Ranjit Singh Dhanda	
Balvir Kaur Dhillon	
Upkar Singh Jheeta	
Gardabil Singh Tiwana	
Gopinder Kaur Sagoo	
Shaminder Singh Rai	

Directors

Mohinder Singh Ahluwalia
Sewa Singh Mandla
Upkar Singh Pardesi
Jarnail Singh Bhinder
Ranjit Singh Dhanda
Balvir Kaur Dhillon
Upkar Singh Jheeta
Gopinder Kaur Sagoo
Shaminder Singh Rai

Company Secretary

Mrs Herpreet Kaur Kundi

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Report of the Trustees for the year ended 31 March 2014

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Risk management

Governance and risk management is an agenda item at each Board meeting. Health and Safety, including Risk Management and Safeguarding, is an item at regular staff meeting and procedures and protocols are reviewed periodically to ensure that implementation of policies is adhered to.

The trustees have assessed the risks to which the charity is exposed and have ensured that appropriate controls are in place to provide reasonable assurance against fraud and error.

OBJECTIVES AND ACTIVITIES

1. INTRODUCTION

This report of Nishkam Civic Association (NCA) is a summary of the range of activities that were undertaken in 2013-14.

The NCA is a charitable and not for profit organisation dedicated to improving the lives of Birmingham's super-diverse communities. We are informed that people of 187 different nationalities have settled in Birmingham and are witnessing sweeping changes in society as a result of this over the last decade.

The inspiration for NCA was conceived under the auspices of the Guru Nanak Nishkam Sewak Jatha (GNNSJ) Birmingham, UK. NCA's challenge is to provide innovative, values-based solutions to secular issues, with faith inspired and virtuous solutions. These solutions will be for the common good, engaging with the Government, the Local Council and the wider community through social action and civic engagement.

NCA continues to inculcate confidence, passion, endurance and fortitude in a difficult economic climate and in 2013-14 made exciting inroads to new partnerships. We depend on our clients, donors, sponsors, funders, parent organisation, supporters and receive no subsidies or outside funding towards core running costs. It is thus important that the Finance & General Purposes Committee scrutinises the running of the organisation on a regular basis. They meet quarterly to discuss the income and expenditure during the previous period and monitor income projections. We continue to balance investing in staff and new equipment to ensure the centre attracts a wide range of service users.

This year has proven to be just as challenging as previous years. The NCA team has worked hard to provide services to those who need them the most in turbulent times. We are proud to report that the Nishkam brand has continued to become a recognized label and renowned for being values-led, quality focused and uncompromisingly doing the right thing. The NCA has attracted and sought out new credible, likeminded partners to deliver challenging innovative projects whilst not losing sight of its nishkam (selfless) pedigree. The NCA remains committed and has worked hard to dedicate itself to helping civil society, third sector organisations, faith institutions, educational institutions and local government structure become more effective agents of positive social and economic change.

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Report of the Trustees for the year ended 31 March 2014

OBJECTIVES AND ACTIVITIES

In 2013-14 the Nishkam Campus mapped its activities against the strategic work undertaken by Birmingham City Council and the Bishop of Birmingham - "Giving Hope Changing Lives". The Nishkam agenda is about ACTION not rhetoric. We identified projects currently in place to drive activity as an enabler to results under each of the seven commitments - summarised in the table below:

Giving Hope Changing Lives - Nishkam's contribution

Commitment One: **Support families and children out of poverty:**

- Provide values based education / Supplementary schooling
- Provide Nursery schooling
- Nishkam Primary School
- Nishkam High / 6th Form
- Parenting classes - developing toolbox
- Women's empowerment workshops
- Economic development and job creation - circa 150 jobs in the locality created
- Debt and financial support and advice -
- Employability support services - partnership with Job Centre Plus to work on CV and routes back in to work
- Adult training & education
- Established NCA as a 'Places of Welcome' venue.
- Community Support Network
- National Spirituality and Mental Health Forum

Commitment Two: **Embrace super-diversity**

- Birmingham Faith Round Table
- Birmingham Faith Leaders Group
- Sikh / Christian Dialogue
- Sikh / Catholic Dialogue
- Tony Blair Faith Foundation
- Intra faith dialogue and community activities
- Council Sikh Gurudwaras Birmingham
- West Midlands Faith Forum
- Host approx 6500 school children with guided tours of Sikh place of worship the Gurudwara

Commitment Three: **Protect the most vulnerable**

- Commitment to inner city deprived area
- Patronage of Sikh Wellbeing & Mental Health Trust
- Patronage Divine Onkar Mission
- Nishkam Help - homeless project
- Culturally sensitive healthcare facilities - Nishkam Health Trust
- Working with families to create stronger bonds
- Debt and financial support and advice - IAG projects
- Domestic Violence support
- Immigration support
- Provide over 1 million meals of Langar at the Gurudwara
- Chaplaincy and mental health support
- Vice Chairmanship of Community Support Network to support vulnerable people
- National Spirituality and Mental Health Forum
- Work with Age UK Birmingham

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Report of the Trustees for the year ended 31 March 2014

OBJECTIVES AND ACTIVITIES

Commitment Four: **Connect people and places**

- Through the concept of dasvand (donations) create a sense of ownership and responsibility
- Regeneration of dilapidated and "forgotten-about" area
- As an anchor organisation, creating networks with those most hardest to engage with.
- Working with Anoncare
- Signposting services
- Art, Culture and Heritage
- Established NCA as a 'Places of Welcome' venue.
- Business Improvement District / Town Centre Planning Forum

Commitment Five: **Create a city that values children and young people**

- Provide values based education / Supplementary schooling
- Provide Nursery schooling
- Nishkam Primary School
- Nishkam High / 6th Form
- Parenting classes
- Volunteering opportunities
- Mentoring and support for the youth
- Careers advice and guidance
- Capacity building and exposure to new opportunities
- Health & Wellbeing activities to support children and young people

Commitment Six: **Empower people to shape their neighbourhood**

- Neighbourhood Forum
- School Governors' support and development
- Parents forum and coffee morning
- Expert patient engagement
- Work with Birmingham Citizens
- Community First Panel membership
- Engagement with Local Police
- Promote the benefit of Civic engagement
- Worked with SACRE re - 24 Dispositions
- Business Improvement District / Town Centre Planning Forum

Commitment Seven: **Address safety, isolation and loneliness**

- Creation of Nishkam Security Services
- Chaplaincy support - hospitals, care homes, hospices, educational establishments and drop in clinics
- Working with Ashram Housing
- Domestic Violence support
- Immigration support
- Debt and financial support and advice
- Street Patrols Nishkam Security
- Established NCA as a 'Places of Welcome' venue.
- National Spirituality and Mental Health Forum
- Work with Age UK Birmingham

The ever tightening austerity measures across the city have hit many voluntary sector organisations and we saw more and more of them either disappearing or rapidly reducing their service provision. This inevitably meant that the more resilient and

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OBJECTIVES AND ACTIVITIES

sustainable organisations, like NCA, end up picking up the pieces. The slack gets taken up at a price; we end up doing more and more with less and less. The NCA staff team, Board members and volunteers have remained steadfast and dedicated to delivering the required services in the most efficient and cost effective ways. The mantra of being frugal but also living to 'justice delayed is justice denied' has honed the skills of all involved to always look to do the right thing, at the right time and in the right way.

Our commitment to fusing spirituality and secularity as a model of working, has kept us in good stead during difficult economic conditions. We remain committed to the long term game and ensuring that we do not subscribe to a school of thought of despondency and blame but more an optimistic outlook or in 'chardi khalla'

The ethnicity of people visiting / using the Nishkam Centre represents the diverse and rich repertoire we see in the locality, namely, British, Bangladeshi, Indian, Pakistani, other Asian, African, Caribbean, Polish, Iraqi, Somali, Chinese, new arrival communities and many more besides. This rich diversity of service users enriches and informs the service provision of the NCA and enables us to adapt our offering in culturally sensitive and appropriate ways. We are committed to promoting diversity and practicing equal opportunity. We see great strength in building a truly inclusive organisation that appreciates and values the diversity of the communities that we serve.

The NCA Board is a major source of support and encouragement to the operational team. It is always looking at organizational challenges, external environmental forces, political influences, threats to the brand and image, publicity etc. and ensuring the NCA is best placed to overcome any challenges. A regular review of Board Directors ensures fresh thinking whilst preserving continuity and drive to excel and deliver challenging outputs. The Board undertakes risk assessment on a regular basis. This is achieved through a risk management policy implemented through the Management Team led by the Centre Director. Regular risk assessments are undertaken on all activities within the organisation deemed to involve risk.

As the Directors are responsible for overall direction and policy they review the affairs of the organisation every quarter. The main sub-committee, the Finance and General Purposes (F&GP) committee, meets 4 times per year and is empowered by the Board to conduct matters to ensure due diligence and good governance is maintained. The F&GP would take suitably vetted matters and recommendations to the main Board.

As the Board members and officers invested time throughout 2011-12 reviewing the performance of NCA and preparing a comprehensive strategic plan for the next five years. A Strategic Plan 2012 to 2017 was approved by the Board in March 2012 with a view to its implementation from April 2012 onwards. The plan includes revised mission and vision statements, simple to remember core values and an approach that has volunteering and partnership at its heart. We continued to implement the Strategic Plan during the 2013-14 reporting period.

2. DELIVERING THE STRATEGIC PLAN 2012-17

2.1 STRATEGIC THEMES

All Nishkam Centre activity in the Strategic Plan 2012-17 is aligned to three key strategic themes:

1. Personal Development
2. Community Development
3. Sustainable development

We are reporting all our activities, achievements and plans for the future under these three themes.

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Report of the Trustees for the year ended 31 March 2014

OBJECTIVES AND ACTIVITIES

Strategic Objective

2.1.1 STRATEGIC THEME - PERSONAL DEVELOPMENT: ACHIEVEMENTS

To enable individuals to realise their full potential, raise aspirations and enable them to lead productive and healthy lives.

a) Training and Lifelong learning: over 200 learners benefited from our services

NCA continues the commitment to Learning & Development via lifelong learning, professional development and vocational training. This year's challenge was to continue to support our client groups without the benefit of a Learndirect contract which in the past provided many basic level opportunities for personal development. This provided the impetus to search out and develop new partnerships with likeminded local colleges, training providers and funders. One important partnership was the one formed with Bourneville College to deliver AAT accredited training courses. The belief of developing strong individuals in society starts with values based education and training. Helping to inspire, educate and empower individuals is the key to achieving a better start in life and this must be a precursor to realise the Big Society Agenda and creating 'good human beings'.

During 2013-14 we have continued to provide a range of adult learning courses offering essential skills and enrichment opportunities. Our courses covered vocational learning and life skills courses, including:

- 100+ students attended and benefited from our range of enrichment courses
- Professional courses - AAT Level 2 and Level 3
- Faith inspired courses - Sikh History, Sikh Studies and Gurbani Studies
- Punjabi language classes - beginners, intermediate and GCSE level
- Classical and faith inspired music classes - Classical Indian vocal training, Sitar classes and Thanti Saaj classes
- Vocational courses - sewing and craftwork
- Free employability skills workshops, including CV writing, Job searches supported by volunteers to assist clients to produce CV's.
- Delivered work skills training to over 40 unemployed students / clients in collaboration with strategic partners.

b) Nishkam volunteers: 135 volunteers delivered £245,000 worth of contribution plus a further £60,000 of pro bono staff hours.

The NCA remains proud of the contribution of our volunteers who give so much to the organisation. Many of these volunteers leave us to progress their careers or take up meaningful opportunities. Our vision to break the cycle of despondency to create greater independence and subsequently interdependence continues to be an underlying principle of working with volunteers to provide opportunities. We provide many opportunities for volunteers to get involved in the work of the Nishkam village.

Our volunteers play a priceless role and the economic value of our volunteer hours to the NCA is in excess of £300,000 as they participate in mentoring and coaching; business planning; community events and fundraising; marketing and publications; research projects and projects with partners overseas. Many of our volunteers show increased self-esteem and confidence, better social interaction, integration and support skills whilst contributing to social projects benefitting the common good.

The nishkam ('selfless') attitude is also mirrored by our dedicated staff who gave time voluntarily above and beyond the call of duty. We see that the staff gave their skills, expertise and time to carry out projects, activities and pro bono work that equates to circa £60,000. Having received recognition for the great work that the NCA undertakes by attaining the coveted Queen's Award for Voluntary Service, our Chairman, Bhai Sahib Dr Mohinder Singh and Centre Director, Amrick Singh, were humbled to be invited by Her Majesty The Queen to celebrate the achievements of all the winners of the award at St James's Palace in May 2013.

As the Centre achieved its accreditation for Investors in Volunteers (IiV) we continue to improve and refine our systems and processes. In the coming year we will be looking at these more closely as we will be due for re-accreditation in the year 2015-16.

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OBJECTIVES AND ACTIVITIES

c) Health and Wellbeing: 600+ people have benefitted from these services

The Wellbeing Centre offers world-class standard facilities that many of the big chains would envy. Our unique selling point has to be that we are constitutionally geared up to be and remain culturally sensitive and therefore appeal more to the South Asian communities. We are proud to be different and focus on the holistic approach of addressing the mind, body and soul.

The massage and treatment therapies have seen an increase in numbers due to a successful marketing campaign which included programmes on Sangat TV, stalls at local community events, Open Days and Health Promotion days. We have continued to provide:

- Massage therapies for men and women - which saw a considerable increase in bookings.
- Nutrition clinic
- Treatment clinic - saw a substantial increase in take-up for treatments.
- Soccer School - 30 children attend the training sessions every Sunday morning.
- Exercise classes (yoga, circuits, spinning)
- Personal training (gym)

We would like to acknowledge the support from Sport England through the Inspired Facilities Program that enabled us to carry out a refurbishment of the Wellbeing Centre. The grant served its purpose to increase usage of the facilities and increase customer satisfaction. We are grateful to Sport England for their support.

Challenges that our Wellbeing Centre is facing are:

- More people are taking up running outdoors, taking part in boot camps, Pilates in the park etc
- An increase in home training - people are investing in treadmills, X-trainers, rowers etc
- More interest in online exercise programmes
- An increase in online diets

The Wellbeing Centre has also developed several new partnerships and delivered a range of sports development activities in partnership with community clubs, organisations and sporting agencies within a variety of community settings. There has been an improved approach to marketing with advertisements being broadcast on TV, posters displayed at local Gurudwaras and a recruitment campaign at University and College Sikh Societies. The inclusion of social media to promote events has also been beneficial.

The Wellbeing Centre hosted a number of fundraising events and activities drawing in people of all ages and levels of fitness from all sections of the community. These included:

- 4 Health promotion days - 60 - 70 participants attended each event.
- Nishkam annual charity bike ride 2013-14 attracted some 50 - 60 participants.
- Football Development Week 2013-14 had an attendance of 40 young participants.
- Table tennis tournament attracted 20+ participants of varying degrees of skill and age.

We were especially proud of the work with the Rik Basra Leukemia Campaign and Anthony Nolan Trust. We ran an event at the Nishkam Centre and managed to sign up 343 potential life savers to the Bone Marrow Register. It was later reported in national news that the Gaurav Bains / Rik Basra Campaigns (run nationally) increased the BME Anthony Nolan Bone Marrow register by a staggering 1200%; the Nishkam Centre takes great comfort in being a small part of these events.

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2014

OBJECTIVES AND ACTIVITIES

The Wellbeing Centre has worked tirelessly to establish new partnerships and associations to jointly promote good works. Some of these were:

1. South Asian Health foundation (SAHF) - delivering Diabetes workshops and classes on diabetes care and management.
2. NHS cardiac rehabilitation - an education program targeting heart patients with emphasis on healthy eating and exercise.
3. Healthy Directions - healthy cooking and food education.
4. Healthy hearts (Heart Research UK) - children's healthy eating programme
5. Healthy Futures - training nutrition champions.
6. Nishkam Pharmacy - Gym referral scheme.
7. We are currently in talks with a Kinesiologist and Physiotherapist and we may very soon see these services added to the clinics being run from the Wellbeing Centre.

Future plans for the Wellbeing Centre.

As well as increasing the number of regular members in the Wellbeing Centre, other major areas of focus for us will be:

- **Nishkam Health Trust**
Continue supporting the creation of the Trust and the creation of a physical space to offer innovative, world-class medical services.
- **Health screening initiatives and programs**
Continues to engage with health organisations and build relationships across the community to deliver screening services.
- **Nutrition clinic**
Increase potential client base by working proactively with the Nishkam Health Trust and Medical Centre to target population groups like the diabetics, the obese, elderly and heart condition patients.
- **Fundraising**
We will be looking at challenging opportunities for our volunteers to raise funds for the many projects that the Nishkam teams get involved in. These will include:
 - Trekking up Mount Snowdon.
 - 3 Peaks challenge.
 - Skydive - a few participants who missed out from last year's fundraising event are looking to do it in the coming year.

Welfare Services: New services developed to address social issues

The Nishkam team provides a series of services, this welfare support work has also included:

I. Nishkam Information, Advice & Guidance (IAG) Services

The Centre remains responsive to the ever changing adverse effects of the austerity measures and changes to public service provision. As the Government's Welfare Reforms pinched further the need for support services to members of the communities NCA serves due to be impacted by the changes increased. The demise of information, advice and guidance services across Birmingham led the NCA to look at the provision of Nishkam Information, Advice & Guidance (IAG) Services.

Funded by Lloyds TSB Foundation, Nishkam IAG Services were started in 2012 - a two year project offering free, impartial and confidential advice and advocacy on debt, Housing and Welfare Benefits. The project is due to conclude in June 2014 and for this reporting period has supported over 200 clients to:

- Secure Welfare benefits to the value of £250,000
- Reschedule debts over £350,000

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OBJECTIVES AND ACTIVITIES

As a result of the success endured from Lloyds TSB funded project, in July 2013 NCA commenced a five year funded project 'Nishkam Advice & Advocacy Project' funded by the Big Lottery Reaching Communities Programme. This is primarily about meeting and delivering the growing demand for Debt, Housing and Welfare benefits advice and advocacy.

The team's IAG success was further rewarded by the launch of Birmingham Community Advice (BCA) Project funded by Big Lottery. BCA is a two year funded project which is a City-wide service and will offer a free service to people from BME communities to gain advice and advocacy support in the key areas of Employment and Discrimination Law, Welfare Benefits, Specialist Housing and Debt.

II. Sikh Rogi Aasra (Chaplaincy Service): 40 volunteers attended to the needs of 4,585 clients.

Formally initiated in 2008 as an initiative to support those in society in need of a personal touch; someone to listen, assist and help them cope in their hour of need the project has grown and is a much needed service. Chaplaincy services provided to those at a time of need for helping individuals and families through spiritual, practical support mechanisms or just providing a listening ear. This services is available to all in the community irrespective of faith or none faith.

Some Keys Statistics:

- Number of chaplaincy volunteers trained in specific areas - 66
- Health care visits made by chaplains - 631
- Nishkam Community Chaplaincy - 249
- Outreach Chaplaincy - 94
- Number of people / patients seen - 4585.
- Paid hours - 1148
- Voluntary hours - 1704
- No of hours trained - 150

The key element and focus of the Sikh Rogi Aasra Service this year was to utilise the extensive training gained by the volunteers within the Armed Forces, Healthcare, the Police and Universities - focusing on a listening ear, supportive care, emotional wellbeing, acute care and palliative care, end of life and bereavement care to all.

The wide range of knowledge and experiences has capacity built volunteers, into the next level of chaplaincy. This is now offered as Community Chaplaincy with in the campus, delivered in the Nishkam Centre, Gurudwara, enterprises, Nishkam Educational Trust and Nishkam Healthcare Trust, client homes and via a telephone helpline, in addition to local outreach community centres, public and social sectors. The NCA has been part of the pioneering work of 'Places of Welcome' project placing the Nishkam Centre on the map to deliver a warm welcome to the public with a kind gesture of serving tea, coffee, biscuits and offering a listening ear if required by the service users. This is a Church of England initiative that we are privileged to be part of and going forward we see this work becoming coupled with the City of Sanctuary project.

This year we also paid particular attention to the Emotional Wellbeing Service which was launched in early 2014 after 19 volunteers including Chaplains were trained in First Aid Mental Health. We have engaged with Include Me Too supporting youngsters with disability and their families. This project was part-funded by Near Neighbours. The NCA is on the steering group, assist with events and conferences and work with Include Me Too to tackle stigma and overcome barriers.

The plan for the coming year is having outlined a Level 4 Chaplaincy Course focusing on 'Demonstrating Chaplaincy' allowing our volunteers to learn and develop themselves further to engage with the wider world, allowing them to build bridges with organisations who are values-led for the cause of dignity, justice and the 'common good of all'.

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OBJECTIVES AND ACTIVITIES

The Sikh Rogi Aasra (Chaplaincy) team has been involved and supported many Nishkam endeavors and offered essential support services. These have included:

- Health Screening Days / Supporting Disability
- Open air events to raise awareness of different community projects
- UN and World Interfaith days and associated events
- Supported "Empowering Women - in Business" training
- Domestic Violence and Emotional Wellbeing

III. Nishkam Help - Homeless Support Project

This project provides hot wholesome meals, clothing, blankets and many other essential items to those vulnerable people who found themselves in difficult times in Birmingham. In the dawn of World Interfaith Harmony Week (3-9 February 2013), the Nishkam Centre became the setting for a diverse gathering of communities, voluntary and faith organisations, who came together to discuss ways in which interfaith activities could help solve the challenges of poverty in Birmingham and beyond.

Going forward we are working with partner organisation to see how we can provide more holistic services to these clients who require everything from the bare essential that most of us take for granted to help with welfare services, health treatment and screening services.

IV. Immigration Advice Clinics: - beneficiaries included approx. 40 voluntary assisted repatriations

The Nishkam Immigration Advice Clinics in partnership with UK Border Agency (UKBA) is still provided and remains ever popular as people see the venue as a safe haven and are more likely to come and discuss matters here in confidence. The Centre host free immigration clinics every month for those who are seeking advice on their status and options.

V. Improving parenting and support projects: Innovative, exciting community improvement, educational and awareness work ongoing

The Parenting Project funded by Near Neighbours which brought together people of different faiths by ensuring that representatives from local faiths are on the steering group. We will continue to work with partners to pioneer and disseminate parenting initiatives that allow further educational projects to be facilitated.

Include Me Too - a disability rights charity which has worked in partnership with NCA to deliver the Faith and Disability Project funded by Near Neighbours. NCA has supported the project by offering substantially reduced room hire, pro bono space and guidance, facilitation and networking support for the project and the organisation. We have also offered coaching, mentoring and access to 'hard to engage communities'. The project has supported disabled children and provided coping mechanisms for their families, communities and places of worship. We are optimistic that this work will have positive far reaching implications on BME disability awareness, legislation and impact on places of worship.

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2014

OBJECTIVES AND ACTIVITIES

2.1.2 STRATEGIC THEME - PERSONAL DEVELOPMENT: FUTURE DEVELOPMENTS

In 2014/15, NCA will focus on achieving the following.

- The provision of new courses to enable capacity building of the individual, organisations and community.
- Develop further the commercial training and support provision at the centre.
- Work with City and partners to address cohesion, diversity in the city and look at Training and Development.
- Grow the established test-centre status at the NCA.
- Grow and nurture partnerships with academic institutions.
- Continue working with Nishkam Education Trust and with local schools to increase the values based approached to education.
- Work in partnership to develop further and grow faith and heritage inspired courses - Thanti Saaj, Sikh history, exploring Gurbani.
- Continue to explore new funding streams.

2.2 STRATEGIC THEME - COMMUNITY DEVELOPMENT

Strategic Objectives

- To increase community and economic wellbeing in the City
- To enable local people and communities in the City to become actively involved and engaged in civic affairs

2.2.1 ACTIVITIES AND ACHIEVEMENTS

I. Women's specific programmes -

a) Enterprise training and business development - 140+ women engaged

In 2013/14 following conversations, focused work and peer-led discussions it transpired that women needed some support with enterprise training and development. The NCA secured Royal Bank of Scotland funding for the 'NCA Senior Women's Enterprise Empowerment Programme' (SWEEP). This project is managed entirely by women so that potential entrepreneurs can be confident they are working with like-minded professionals.

Through the project over 140 senior women have received enterprise and business development training, and a further 25 senior women have accessed workshops and coaching which will help them produce structured business plans and provide tailored marketing support. The target is to start 8 / 10 new enterprises.

b) Women' Forum

The forum continues to play an active and important role in many projects under the NCA / GNNSJ banner. The contribution of women to society and the Sikh Dharam (faith) is of utmost importance to us. At every opportunity the organisation is keen to work with women's groups to empower them with self-confidence to take on the challenges that are creating barriers.

c) Yoga for the mature females - 500+ attendance per annum

Through discussion it transpired that the mature client base required specific types and timings for their yoga provision. So we now provide a regular class for mature women who enjoy a revitalizing workout.

d) Domestic Violence project: Helped 26+ women and awareness to 500+

The partnership with Ashram Housing has been ongoing domestic violence (DV) clinics have continued discretely for those women from various backgrounds who require the service. By dovetailing this group with the other services available we are able to offer a 'one-stop' service to many clients.

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2014

OBJECTIVES AND ACTIVITIES

During 2013-14 we also established a strategic partnership with Kahrmel Wellness (KW) which wants faith communities to transform into fortresses of refuge and practical resources for adult and child victims of domestic violence and abuse within their environments. KW also purpose to assist faith communities to become equipped and empowered facilitators of the radical transformative work required for perpetrators; and provide training and education for professionals, who desire to effectively assist those affected by domestic violence & abuse from faith communities.

We want to continue our work with Kahrmel Wellness to address the issues of DV and other women-centric issues that need addressing in a culturally sensitive and compassionate way.

II. Intra-faith, Interfaith and Community Cohesion: supported 17 organisations

Our interfaith and intra-faith involvement and undertakings continued to be underpinned by our core values, namely 'Sarbat da Bhalla' (welfare of all). The NCA was privileged to have continued to work with like-minded organisations and partners like Museum of World Religions (MWR), BVSC, Community Support Network, Kahrmel Wellness, Include Me Too and the Council of Sikh Gurudwaras Birmingham to mention a few. Through these collaborations and partnerships we successfully managed to mobilise much more resources to ensure the legacies collectively left are a positive footprint for future generations. Intra faith involvement has included:

- Our Chairman was awarded the Guru Nanak Interfaith Prize from Hofstra University in recognition of tireless efforts on behalf of interfaith dialogue and world peace.
- Chairmanship of and working with British Sikh Consultative Forum
- Vice Chairmanship of Community Support Network
- Provision and development of Sikh Chaplaincy and Emotional Counselling services
- Advice and guidance to other Gurudwaras on progression and expansion
- Vice Chairmanship, continued support and work with the Council of Sikh Gurudwaras in Birmingham
- Regular provision of speakers and materials to both Houses of Parliament especially during specific faith programs and festivities.

Other high profile interfaith activities and events included:

- Visit by His Eminence, Cardinal Jean-Louis Tauran, President of the Pontifical Council for Interreligious Dialogue (PCID) and advisor to the Holy Pope by Cardinal Tauran advisor to pontifical council on interfaith. This was the continuation of the Sikh Catholic dialogue that is going from strength to strength.
- In September 2013 following an invitation from His Eminence, Cardinal Jean-Louis Tauran, of the Pontifical Council for Interreligious Dialogue (PCID) on behalf of the Holy Pope, our parent organisation, Guru Nanak Nishkam Sewak Jatha (GNNSJ) demonstrated faith solidarity and prayed for peace in Syria, the Middle East and the whole world.
- As part of the work on the Charter of Forgiveness and Reconciliation, our Chairman was invited to be a Panel Member at the Wolverhampton Interfaith Conference on Forgiveness.
- In November 2013 NCA was a key participant and contributor in the re-launch of Birmingham New Faith Map. We are keen to get all faith communities identified, mapped and shared across the locality.
- NCA and our volunteers were actively involved in the Quaker Ethics and Finance Conference at Woodbrooke College
- We are privileged to be a Places of Welcome, the Nishkam Centre supports the Places of Welcome Initiative offering an accessible and hospitable building, open at the same time every week. Open to everyone regardless of their circumstances or situation, and staffed by volunteers. A place where people actively listen to one another offering free refreshments and basic information.
- NCA was also a recognised participant at a round-table discussion at London Synagogue which attracted interest and promoted interfaith dialogue. Interfaith reflections were shared by four leading figures from the Jewish, Christian and Sikh faith traditions.

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2014

OBJECTIVES AND ACTIVITIES

- The Nishkam Centre teamed up with Birmingham Museum and Art Gallery (BMAG) to exhibit the Sikh Fortress Dastar (turban), worn by the warrior Sikhs called the 'Akali Nihangs'. The exhibition, which was on display at the Birmingham Museum gave visitors a rare chance to explore its story and learn more about the Sikh faith.

Interfaith activities have continued to play a major part in the work of NCA and we partnered with numerous interfaith organisations. As well as taking on new projects and activities we have managed to sustain and maintain the following interfaith responsibilities:

- Facilitated numerous interfaith visits to the Gurudwara from local schools, regional, national and international visitors and dignitaries.
- Active members of the West Midlands Faith Forum
- Active members of Birmingham Faith Leaders Group and Faith Round Table
- Facilitated, supported and continued to develop the Museum of World Religions
- Supported the Jubilee Debt Campaign's Multi-Faith Project
- Consulted with the Elijah Board of World's Religious Leaders
- Members of Faith Action Advisory Board
- Members of Near Neighbours Advisory Board
- Members of the Faiths in the City programme
- Supported and promoted the work of Religions for Peace
- Worked with the Council of Dharmic Faiths
- Membership of Friends of the Earth Project - Environment And Religions Training Hub (EARTH)

2.2.2 STRATEGIC THEME - COMMUNITY DEVELOPMENT: FUTURE DEVELOPMENTS

In 2014/15, we intend to focus on the following:

- Development and support of Nishkam Health Centre
- Further development of youth coaching and mentoring services
- Continue supporting employment and economic development workshops
- Community capacity building smaller organisations and charities to be investment ready and able to sustain themselves.

2.3. STRATEGIC THEME - SUSTAINABLE DEVELOPMENT

Strategic Objective

To create a better place to live, work and proactively secure the survival and future of our community and our society.

2.3.1 ACTIVITIES AND ACHIEVEMENTS

a) Conference & Events: 1,125 paid and unpaid events benefitted 15,000+ people

The Conference and Events social enterprise saw a period of challenges following a very difficult trading environment continuing to push hard and ahead during these challenging times. This enterprise has seen the demand from the public and third sector has decline substantially.

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2014

OBJECTIVES AND ACTIVITIES

Key highlights in Conference and Events included:

- 74 paid events
- 1047 pro bono events valued at £45,753
- Facilitated 15,000 people (internal and external events)
- Hosted Cardinal Tauran visit
- Charter for Forgiveness Colloquium and planning meetings
- Museum of World Religions Planning meetings
- Domestic Violence Conference - The role of Faith Communities
- Birmingham City Council - Budget Consultation Events
- Antony Nolan - Gaurav Bains event

NCA is keen and passionate to provide support and facilities to those projects that share our common values and goals. The challenge for Conference and Events is to continue to increase activities and develop greater links with private and corporate organisations to produce a growing social enterprise each and every year even during periods of austerity measures. This will help us to bridge the gap between the number of pro bono events and paid events from a sustainability perspective.

In 2014/15 we shall focus on the following development:

- Further expand the development of the social enterprise during austerity measures identify new strategic partners in private, public and third sectors.
- Provide more opportunities for policy debate and enable grass roots organisation to have a voice and platform.
- Continue to work with faith groups to increase community cohesion.
- Continue to work and support other charities during hard economic times.
- Develop in-house symposiums to income generate and to share values.
- Recruit a dedicated member of staff to focus on increasing C&E sales.
- Upgrade marketing material and enable virtual walk-throughs.

b) Humanitarian projects supported: Collected several hundred items of clothing for redistribution

The Nishkam Centre continued to manage humanitarian projects through our belief of 'Sarbat da Bhalla' - welfare of all, on a global, national and a more local level through various trusted partners. The Nishkam projects look to provide help and relief to those people that require it the most.

Key achievements include:

- Worked with and supported Divine Onkar Mission (DOM) to carry out vital projects in India - education, relieve suffering and provision of basic life needs.
- Essential funds raised for disaster relief in Hemkhund in Punjab India
- Fundraising for educational project in Kericho, Kenya through funding from Accenture - 'Making a Difference' funding and Aston Villa (Premier League) funding. This funding will provide life changing facilities for the youth in several shanty towns in Kenya to get involved in sport.
- His Excellency Prof Paul Chepkwony, Kenyan Governor visited the Gurudwara and Nishkam Centre during an investment mission to Europe. On this visit he committed to match fund our fundraising for Kericho projects.

c) Incubation Service for developing new sustainable enterprises: Supporting enterprises

NCA is committed to the ethos of social enterprise and want to work with partners to encourage organisation to work on addressing social improvement and adopting a Nishkam way of life. As a result the austerity measures we have seen our social enterprises struggle with income generation. Under the guidance of our Chairman and key individuals through the 'incubation concept' and providing values driven services to the communities we serve, NCA has maintained tenants who share similar

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2014

OBJECTIVES AND ACTIVITIES

ideologies that support the Nishkam ethos. These include:

- Harkirit Limited a specialist home-grown conservation, construction, facilities management and build consultancy service to a whole host of clients
- HK Lawyers a legal practice providing a wide range of legal services to clients in a culturally sensitive environment
- Nishkam Education Trust working tirelessly to open faith based, values led community schools and a sixth form college
- Taxlite an accountancy business that provides services to clients whilst embracing the ethos of going the extra mile.

d) Supporting other social enterprises to become sustainable: several enterprises supported

- The NCA has continued to support, promote and facilitate enterprises that are aligned to our mission whilst striving further to promote collaborations and partnerships, which include:
- Growth and promotion of Nishkam Security Services as a social enterprise to address employment and community safety issues.
- Work with and support Nishkam Education Trust with the development of values based education.
- Support the Nishkam Health Trust post incubation and launch. The vision is to provide health and wellbeing services that have compassion, humility, transparency and good human values at its core.
- Promoting and facilitating lifelong learning and adult training and development through the development of key partnerships with colleges, universities and academic institutions.
- Support MSS, PhotoShop, Flower Shop and My Safety hub to increase sales, marketing exposure, networking and business development to enable more income to be generated which in turn can be reinvested on good causes.
- Senior Women's Empowerment Engagement Programme (SWEEP) a 12 month project funded by RBS Inspiring Women in Enterprise and subsidised by NCA. The aim of this project is to engage women to start their own enterprises. They will be supported from a range of workshops and one to one coaching and mentoring.

e) Communications and engagement

- The NCA has been working with new innovative entrepreneurs to assist them to develop their business portfolios. One of these businesses was a web design and internet business. To demonstrate our commitment we used the business to re-launch our new website and also encouraged and recommended others to do the same.
- We have also found that we are able to engage with a much broader spectrum of individuals and organisations by using a variety of media channels. We have used TV channels, radio, email, SMS, Nishkam Media Centre, Facebook, Twitter etc. We will continue to explore and use alternative marketing channels to secure the maximum reach for our engagement with diverse communities.

3. FUTURE DEVELOPMENTS

The Nishkam team continues to look to the future in a positive way and set itself challenging targets pushing frontiers further. Our Strategic Plan up to 2017 is about setting targets that move the organisations Vision and Mission forward in a coherent way.

5.1 The activities that we will be pursuing 2014-15:

- Continue working to the agreed Strategic Plan for 2012-17.
- Develop and initiate humanitarian aid projects - locally and globally to support partner organisations.
- Increase Fundraising to support the parent organisation and other partners.
- Strengthen the NCA team and see how we make the senior management team stronger.
- Identify opportunities to make IAG services sustainable post current secured funding.
- Make Sikh Chaplaincy learnings transferable to other communities and faiths
- Prepare the organisation for Investing in Volunteers re-accreditation
- Create strategic partnerships and delivery partnerships to enable more leverage from key organisations across the city

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2014

OBJECTIVES AND ACTIVITIES

- and beyond.
- Increase the Nishkam Help Homeless Project activities, service and look at collaboration opportunities in Birmingham and beyond.
- Ensure income generation, collaborative working, volunteer development and successful delivery of Empty Homes project.

The Nishkam Centre team continues to support and work with the following organisations by hosting meetings, actively participating, having governance responsibility or by providing administration support or pro bono hospitality:

- British Sikh Consultative Forum (BSCF)
- Religions for Peace (RfP)
- Elijah Board of World's Religious Leaders (EBRL)
- European Council of Religious Leaders (ECRL)
- Religions for Peace (UK)
- United Religions Initiative (UK)
- Nishkam Health Trust
- Museum of World's Religions (MWR (UK))
- Council for a Parliament of the World's Religions (CPWR), Chicago, USA
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- Jubilee Debt Campaign
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- Faith Action
- Community Support Network
- Handsworth & Lozells Delivery Partnership
- Handsworth & Lozells Town Planning Partnership
- Handsworth & Lozells Tension Monitoring Group
- Soho Road Business Improvement District Shadow Board
- Rotary International
- Lunar society

4. THANKS TO OUR FUNDERS, PARTNERS AND SPONSORS

The NCA team would like to take this opportunity to record our sincere gratitude to the following organisations for their continuing support throughout 2013/14 and we look forward to working with them all in the future:

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2014

OBJECTIVES AND ACTIVITIES

- Guru Nanak Nishkam Sewak Jatha (UK)
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- Lloyds TSB Foundation for England and Wales
- RBS Inspiring Women in Enterprise
- Birmingham City Council
- HSBC Trust
- Roughly Trust
- Accenture - Making a Difference
- Barclays Bank
- Community First
- Rik Basra Campaign
- Anthony Nolan Trust
- Near Neighbours
- Skills Funding Agency
- Faith Action
- The Albion Foundation
- Sporting Equals

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NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2014

ACHIEVEMENT AND PERFORMANCE

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NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2014

ACHIEVEMENT AND PERFORMANCE

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NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2014

ACHIEVEMENT AND PERFORMANCE

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- Lloyds TSB Foundation for England and Wales
- RBS Inspiring Women in Enterprise
- Birmingham City Council
- HSBC Trust

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2014

ACHIEVEMENT AND PERFORMANCE

- Roughly Trust
- Accenture - Making a Difference
- Barclays Bank
- Community First
- Rik Basra Campaign
- Anthony Nolan Trust
- Near Neighbours
- Skills Funding Agency
- Faith Action
- The Albion Foundation
- Sporting Equals

FINANCIAL REVIEW

Reserves policy

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

Principal funding sources

The Charity's funding comes from various sources, in the form of grants from public bodies funding specific community initiatives, revenues from the use of the charity's facilities and donations from the public and other connected charities. In the current financial year the charity received funding from the Big Lottery Fund of £90,245, which is part of a total grant of £346,968 towards the Birmingham Community Advice initiative, £15,000 from the Premier League towards the Kericho Town project, £16,250 from Lloyds TSB towards the Nishkam Advice and Advocacy Project and £61,875 from the Department for Local Communities towards the Empty Homes Community Grants Programme (which is part of a total funding commitment of £550,000 to be rolled out over the next few years). In addition the Charity secured a £100,000 donation from the supporting charity Guru Nanak Nishkam Jatha (Birmingham) UK.

Investment policy and objectives

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

During the year the Charity secured recognised revenue funding of £403,316, but has also secured ongoing grant commitments under the Big Lottery Fund (total £346,968), the National Lottery (total £278,676) and the Empty Homes Community Grants programme (total £550,000), which will help to secure the Charity's objectives going forward. The costs defrayed in the year in delivering the charitable activities and support costs were £434,039, leaving a deficit of £30,723. Total reserve funds are £3,386,581, which the Trustees consider adequate to support the charity's ongoing objectives.

NISHKAM CIVIC ASSOCIATION

**Report of the Trustees
for the year ended 31 March 2014**

STATEMENT OF TRUSTEES RESPONSIBILITIES

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

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;
- 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.

Approved by order of the board of trustees on and signed on its behalf by:

.....
Mohinder Singh Ahluwalia - Trustee

Date

8 November 2014

Report of the Independent Auditors to the Members of Nishkam Civic Association

We have audited the financial statements of Nishkam Civic Association for the year ended 31 March 2014 on pages twenty seven to thirty eight. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

This report is made solely to the charitable company'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 charitable company's members those matters we are required to state to them in an auditors' 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

As explained more fully in the Statement of Trustees Responsibilities set out on page twenty four, the trustees (who are also the directors of the charitable company 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.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Chairman's Report and the Report of the Trustees to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2014 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; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion 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.

**Report of the Independent Auditors to the Members of
NISHKAM CIVIC ASSOCIATION**

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

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

Date:

NISHKAM CIVIC ASSOCIATION

Statement of Financial Activities
for the year ended 31 March 2014

	Notes	Unrestricted fund £	Restricted fund £	Total 2014 funds £	Total 2013 funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	2	322,166	8,000	330,166	225,874
Activities for generating funds	3	56,250	-	56,250	145,124
Investment income	4	<u>16,900</u>	<u>-</u>	<u>16,900</u>	<u>16,750</u>
Total incoming resources		395,316	8,000	403,316	387,748
RESOURCES EXPENDED					
Costs of generating funds					
Costs of generating voluntary income	5	122,289	-	122,289	118,716
Investment management costs	6	-	8,000	8,000	-
Charitable activities					
Support costs	7	299,810	-	299,810	306,074
Governance costs	9	<u>3,940</u>	<u>-</u>	<u>3,940</u>	<u>3,060</u>
Total resources expended		426,039	8,000	434,039	427,850
NET INCOMING/(OUTGOING) RESOURCES		(30,723)	-	(30,723)	(40,102)
RECONCILIATION OF FUNDS					
Total funds brought forward		3,417,304	-	3,417,304	3,457,406
TOTAL FUNDS CARRIED FORWARD		<u>3,386,581</u>	<u>-</u>	<u>3,386,581</u>	<u>3,417,304</u>

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

**Balance Sheet
At 31 March 2014**

	Not es	Unrestricted fund £	Restricted fund £	Total 2014 funds £	Total 2013 funds £
FIXED ASSETS					
Tangible assets	13	3,278,880	-	3,278,880	3,348,485
Investments					
Investments	14	1	-	1	-
Programme related investments	15	<u>60,182</u>	<u>-</u>	<u>60,182</u>	<u>-</u>
		3,339,063	-	3,339,063	3,348,485
CURRENT ASSETS					
Debtors	16	41,180	-	41,180	66,005
Cash at bank and in hand		<u>149,311</u>	<u>61,875</u>	<u>211,186</u>	<u>215,864</u>
		190,491	61,875	252,366	281,869
CREDITORS					
Amounts falling due within one year	17	<u>(74,650)</u>	<u>(8,000)</u>	<u>(82,650)</u>	<u>(168,362)</u>
NET CURRENT ASSETS		<u>115,841</u>	<u>53,875</u>	<u>169,716</u>	<u>113,507</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		3,454,904	53,875	3,508,779	3,461,992
CREDITORS					
Amounts falling due after more than one year	18	<u>(68,323)</u>	<u>(53,875)</u>	<u>(122,198)</u>	<u>(44,688)</u>
NET ASSETS		<u>3,386,581</u>	<u>-</u>	<u>3,386,581</u>	<u>3,417,304</u>
FUNDS					
Unrestricted funds	19			3,386,581	3,417,304
Restricted funds				<u>-</u>	<u>-</u>
TOTAL FUNDS				<u>3,386,581</u>	<u>3,417,304</u>

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

**Balance Sheet - continued
At 31 March 2014**

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 8 November 2014 and were signed on its behalf by:

.....
Mohinder Singh Ahluwalia -Trustee

.....
Upkar Singh Pardesi -Trustee

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

notes to the financial statements for the year ended 31 March 2014

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

The following specific policies are applied to particular categories of income:

Voluntary income received by way of fundraising income and sundry donations is included in full in the Statement of Financial Activities when receivable.

Gym membership subscriptions are, in substance, donations rather than the payment for services and are recognised as voluntary income when receivable.

Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Grants, which are related to performance and specific deliverables, are accounted for when the charity earns the right to consideration through its performance.

Income from seminars and presentations is included as activities for generating funds when the activity has been performed.

Investment income is recognised when receivable.

In line with SSAP 4 Accounting for Government Grants, capital grants are shown as deferred income and are then credited to the Statement of Financial Activities over the expected useful economic life of the related asset on a basis consistent with the depreciation policy.

Resources expended

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.

Land and buildings	- straight line over the life of the lease
Plant and machinery etc	- 20% on cost and 10% 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 CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2014**

2. VOLUNTARY INCOME

	2014	2013
	£	£
Gym membership and other income	33,305	37,007
Grants	187,297	456
Sponsorship income	8,663	48,809
Other general donations and miscellaneous grants	<u>100,901</u>	<u>139,602</u>
	<u>330,166</u>	<u>225,874</u>

Grants received, included in the above, are as follows:

	2014	2013
	£	£
RBS Group	8,000	-
Big Lottery Fund	126,386	-
BCC	2,000	-
Premier League	15,000	-
Community Development Foundation	1,500	-
Sport England	10,161	-
Lloyds TSB	16,250	-
Other grants	<u>8,000</u>	<u>456</u>
	<u>187,297</u>	<u>456</u>

3. ACTIVITIES FOR GENERATING FUNDS

	2014	2013
	£	£
Seminars and presentations	32,241	28,410
Heritage	-	3,395
Learning and development	24,009	10,989
Media and communications	-	9,000
Learn Direct UFI	<u>-</u>	<u>93,330</u>
	<u>56,250</u>	<u>145,124</u>

4. INVESTMENT INCOME

	2014	2013
	£	£
Rents received	<u>16,900</u>	<u>16,750</u>

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2014**

5. COSTS OF GENERATING VOLUNTARY INCOME

	2014	2013
	£	£
Conferences and seminars	4,612	17,331
Learning and development	10,731	12,113
Media and communication	13,791	14,069
Learn Direct UFI	210	46,866
Gym	2,271	1,149
IAG	88,799	20,772
Community development	-	1,616
Funding support costs	-	4,800
Heritage & Arts	1,875	-
	<u>122,289</u>	<u>118,716</u>

6. INVESTMENT MANAGEMENT COSTS

	2014	2013
	£	£
Consultancy costs	<u>8,000</u>	<u>-</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct costs	Support costs (See note 8)	Totals
	£	£	£
Support costs	<u>49,721</u>	<u>250,089</u>	<u>299,810</u>

8. SUPPORT COSTS

	Management
	£
Support costs	<u>250,089</u>

9. GOVERNANCE COSTS

	2014	2013
	£	£
Auditors' remuneration	<u>3,940</u>	<u>3,060</u>

NISHKAM CIVIC ASSOCIATION

Notes to the Financial Statements - continued
for the year ended 31 March 2014

10. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2014	2013
	£	£
Auditors' remuneration	3,940	3,060
Depreciation - owned assets	<u>50,121</u>	<u>46,915</u>

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2014 nor for the year ended 31 March 2013.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2014 nor for the year ended 31 March 2013.

12. STAFF COSTS

	2014	2013
	£	£
Wages and salaries	<u>238,291</u>	<u>202,301</u>

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2014**

13. TANGIBLE FIXED ASSETS

	Land and buildings £	Plant and machinery etc £	Totals £
COST			
At 1 April 2013	4,038,169	376,027	4,414,196
Additions	-	20,116	20,116
Disposals	<u>(40,000)</u>	<u>-</u>	<u>(40,000)</u>
At 31 March 2014	<u>3,998,169</u>	<u>396,143</u>	<u>4,394,312</u>
DEPRECIATION			
At 1 April 2013	758,055	307,656	1,065,711
Charge for year	40,382	9,739	50,121
Eliminated on disposal	<u>(400)</u>	<u>-</u>	<u>(400)</u>
At 31 March 2014	<u>798,037</u>	<u>317,395</u>	<u>1,115,432</u>
NET BOOK VALUE			
At 31 March 2014	<u>3,200,132</u>	<u>78,748</u>	<u>3,278,880</u>
At 31 March 2013	<u>3,280,114</u>	<u>68,371</u>	<u>3,348,485</u>

14. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
Additions	<u>1</u>
NET BOOK VALUE	
At 31 March 2014	<u>1</u>
At 31 March 2013	<u>-</u>

There were no investment assets outside the UK.

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

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2014**

14. FIXED ASSET INVESTMENTS - continued

Nishkam Security Limited

Nature of business: Providers of site security

	% holding	2014 £	2013 £
Class of share:			
Ordinary	25		
Aggregate capital and reserves		8,480	-
Profit for the year		<u>3,695</u>	<u>-</u>

The charity subscribed for a 25% holding in Nishkam Security Limited, which 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 share holding is split between the associated charities that utilise the services of this company.

15. PROGRAMME RELATED INVESTMENTS

	Other investments £	Totals £
MARKET VALUE		
Additions	<u>60,182</u>	<u>60,182</u>
NET BOOK VALUE		
At 31 March 2014	<u>60,182</u>	<u>60,182</u>
At 31 March 2013	<u>-</u>	<u>-</u>

The freehold addition relates to the acquisition of programme related investments. The Charity has taken part in the Empty Homes Community Grants Programme. The grant is a restricted grant for the purpose of bringing empty homes back into use. The total grant funding agreed by the Department for Communities and Local Government has been set at £550,000 to bring at least 50 empty homes back into use. In the year the Charity received £61,875. and of this recognised £8,000 as revenues to cover the initial costs of the project. The remainder has been deferred in line with SSAP4 Accounting for Government Grants, where capital grants are recognised as revenue when the performance related conditions are met. The Charity has acquired the first property under the scheme in the year at a cost of £60,182.

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2014**

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2014	2013
	£	£
Trade debtors	723	25,110
Other debtors	<u>40,457</u>	<u>40,895</u>
	<u>41,180</u>	<u>66,005</u>

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2014	2013
	£	£
Trade creditors	13,450	15,691
Taxation and social security	5,451	2,778
Other creditors	<u>63,749</u>	<u>149,893</u>
	<u>82,650</u>	<u>168,362</u>

18. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2014	2013
	£	£
Other creditors	<u>122,198</u>	<u>44,688</u>

Included in creditors due after more than one year are deferred grants received of £122,198 from various public bodies, where the revenues will be recognised as the outcomes of the projects subject to the grants are achieved.

19. MOVEMENT IN FUNDS

	At 1.4.13	Net movement in funds	At 31.3.14
	£	£	£
Unrestricted funds			
General fund	3,417,304	(30,723)	3,386,581
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>3,417,304</u>	<u>(30,723)</u>	<u>3,386,581</u>

NISHKAM CIVIC ASSOCIATION

Notes to the Financial Statements - continued
for the year ended 31 March 2014

19. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	395,316	(426,039)	(30,723)
Restricted funds			
Restricted Fund	8,000	(8,000)	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>403,316</u>	<u>(434,039)</u>	<u>(30,723)</u>

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2014**

20. RELATED PARTY DISCLOSURES

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

Marg Sat Santokh Manufacturers

A company in which the trustees Mohinder Singh Ahluwalia and Parminder Singh Jutti were directors.

Guru Nanak Nishkam Jatha (Birmingham) UK

An unincorporated charity in which the trustee Mohinder Singh Ahluwalia was a trustee.

Nishkam Pharmacy Ltd

100% owned subsidiary of Nishkam Healthcare Trust in which trustee Mohinder Singh Ahluwalia has significant influence.

Nishkam School Trust

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

Nishkam Security Limited

25% owned subsidiary of Nishkam Civic Association.

	2014 £	2013 £
During the year the charity purchased the following goods:		
Marg Sat Santokh Manufacturers	2,014	1,126
During the year the charity invoiced the following data storage charges and room hire:		
Nishkam Pharmacy Ltd	585	NIL
During the year the Charity received the following donation:		
Guru Nanak Nishkam Jatha (Birmingham) UK	100,000	100,000
During the year the charity invoiced room hire as follows:		
Nishkam School Trust	20,026	24,462
During the year the charity purchased the following services:		
Nishkam Security Limited	12,849	6,105
At the end of the year the following amounts were owed to by Niskam Civic Association:		
Marg Sat Santokh Manufacturers	1,968	NIL
Nishkam Security Limited	2,222	555
Guru Nanak Nishkam Jatha (Birmingham) UK	40,000	
At the end of the year the following amounts were owed to Nishkam Civic Association:		
Guru Nanak Nishkam Jatha (Birmingham) UK	20,635	20,635
Nishkam School Trust	8,500	10,578

21. ULTIMATE CONTROLLING PARTY

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

NISHKAM CIVIC ASSOCIATION

**Detailed Statement of Financial Activities
for the year ended 31 March 2014**

	2014	2013
	£	£
INCOMING RESOURCES		
Voluntary income		
Gym membership and other income	33,305	37,007
Grants	187,297	456
Sponsorship income	8,663	48,809
Other general donations and miscellaneous grants	<u>100,901</u>	<u>139,602</u>
	330,166	225,874
Activities for generating funds		
Seminars and presentations	32,241	28,410
Heritage	-	3,395
Learning and development	24,009	10,989
Media and communications	-	9,000
Learn Direct UFI	<u>-</u>	<u>93,330</u>
	56,250	145,124
Investment income		
Rents received	<u>16,900</u>	<u>16,750</u>
Total incoming resources	403,316	387,748
RESOURCES EXPENDED		
Costs of generating voluntary income		
Conferences and seminars	4,612	17,331
Learning and development	10,731	12,113
Media and communication	13,791	14,069
Learn Direct UFI	210	46,866
Gym	2,271	1,149
IAG	88,799	20,772
Community development	-	1,616
Funding support costs	-	4,800
Heritage & Arts	<u>1,875</u>	<u>-</u>
	122,289	118,716
Investment management costs		
Consultancy costs	8,000	-

This page does not form part of the statutory financial statements

NISHKAM CIVIC ASSOCIATION

**Detailed Statement of Financial Activities
for the year ended 31 March 2014**

	2014	2013
	£	£
Charitable activities		
Short leasehold	40,498	40,838
Improvements to property	5,245	-
Plant and machinery	4,602	3,809
Fixtures and fittings	(3,466)	1,778
Motor vehicles	<u>2,842</u>	<u>490</u>
	49,721	46,915
Governance costs		
Auditors' remuneration	3,940	3,060
Support costs		
Management		
Wages	137,348	146,023
Redundancy costs	-	2,267
Rates, water and service charges	16,479	19,458
Insurance	9,623	9,626
Light and heat	54,830	41,794
Telephone	4,208	5,356
Stationery, printing and postage	4,099	9,658
Advertising	2,549	300
Sundries	2,532	3,810
Motor expenses	2,249	1,029
Premises repairs and renewals	10,003	10,595
Travel and subsistence	264	100
Cleaning	1,338	1,571
Subscriptions	1,443	3,343
Equipment expenses	1,060	1,341
Hire of equipment	30	1,320
Bad debts	(440)	1,219
Bank charges	39	74
Legal and professional fees	<u>2,435</u>	<u>275</u>
	<u>250,089</u>	<u>259,159</u>
Total resources expended	434,039	427,850
	_____	_____
Net expenditure	<u><u>(30,723)</u></u>	<u><u>(40,102)</u></u>

This page does not form part of the statutory financial statements