
NISHKAM CIVIC ASSOCIATION

REGISTERED CHARITY NUMBER:
1100307



Stanley Yule Chartered
Accountants Statutory Auditors
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ANNUAL REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS 2014 – 2015



Photograph: The unique modern architecture of the Nishkam Civic Association building adjacent to the Gurudwara on 6 Soho Road, Handsworth, Birmingham

NISHKAM CIVIC ASSOCIATION

**Contents of the Financial Statements
for the year ended 31 March 2015**

	Page
Report of the Trustees	1 to 21
Report of the Independent Auditors	26 to 27
Statement of Financial Activities	28
Balance Sheet	29 to 30
Notes to the Financial Statements	31 to 41
Detailed Statement of Financial Activities	42 to 43

Chairman's Report For the year ended 31 March 2015

The Nishkam Civic Association (NCA) (trading as the Nishkam Centre) has made many achievements in the year to 31 March 2015. The organisation has continued to develop the 'nishkam' brand, which is about 'selflessly serving others without reward and expectation'. The senior team has directed the organisation during challenging times to preserve the modus operandi to avoid 'mission-drift'. The headlines, as in previous years, are encouraging bearing in mind the external pressures, the internal minimal headcount and the desire to excel.

Despite the reported widespread economic growth, it is noted by the National Council of Voluntary Organisations (NCVO) that the voluntary sector's income is at the same as it was in 2009. This work by NCVO is an important reality check for charity sector's finances. We are seeing a common pattern of diminishing budgets yet the need for voluntary services are seeing greater demand. We cannot afford to ignore the multibillion-pound funding gap identified here, which requires partnership between government, funders and the charity sector something the Nishkam Centre has always prided itself on.

As in previous years the headlines for the year are:

Training and Lifelong learning



NCA Training & Education Facility

- Over 250 learners benefitted from vocational training, life skills and professional courses.
- Excellent success with AAT level 2 and 3 courses
- Recognised by FaithAction has the highest performing centre for Creative English
- NCA volunteer - received 'Volunteer of the Year' award from FaithAction
- Successfully completed Matrix Re-assessment

Nishkam Volunteers Development

- 135 Volunteers delivered approximately £218,000 worth of contribution.
 - This year due to the emphasis of Information Advice and Guidance (IAG) projects, we have attracted many aspiring solicitors who have completed their Law Degree, Legal Practice Course or in the process of doing so to volunteer.
 - This opportunity has offered them real client engagement experience, access to highly qualified mentors and training which added immense value to their continued professional development (CPD) record. Four of the volunteers have successfully found employment within the legal profession since volunteering at the NCA.
- NCA staff contributed in excess of £64,000 pro bono time

Health & Wellbeing



Gymnasium in the NCA Fitness Club

- Nishkam Health & Wellbeing services and projects attracted many participants. This year again we saw services accessed over 15,000 times during the reporting period.
- Supported the Raj Buller campaign to find a suitable Bone Marrow match and creating greater awareness and contributing to an increase in the BME people on the Anthony Nolan Bone Marrow register.
- Encouraged the elderly and infirm community members to participate in wellbeing services by offering subsidised and free places to the gymnasium.

Welfare Services

- Successful year for the Nishkam Advice & Advocacy Centre - Big Lottery Reaching Communities Programme, to meet and deliver the growing demand for Debt, Housing and Welfare benefits advice and advocacy.
- Birmingham Community Advice - **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 – gone well during the reporting period.
- In total over 2,046 clients visited the Nishkam Centre for Information, Advice and Guidance services
- Generated an increase in household income, through welfare benefit claims, Housing compensation and employment right awards of £380k
- Restructured £106,226 of debts for clients- vast majority are priority debts such as fuel & rent.
- NCA successfully brought 15 bedrooms back into use to support vulnerable individuals under the DCLG funding for Nishkam Empty Homes Project. These included victims of domestic violence, new arrivals to the UK and those not entitled to public recourse.
- Sikh Rogi Aasra – the Chaplaincy Services team of 49 volunteers tended to 5,807 patients.
- Refugee Action started to offer a drop in service for individuals seeking advice and financial support for voluntary assisted return to their countries of origin.

Women's Forum

- The investment from RBS Inspiring Women in Enterprise Grant funding the Senior Women's Empowerment Engagement Programme (SWEEP) led to further women's programmes and initiatives being pursued.
 - The SWEEP Project achieved its key deliverable of establishing 10 startup businesses.
- The senior women's yoga class continued to grow strong with an increase of 20% in attendance figures.

Domestic Violence project

- The ongoing strategic partnership with Kahrmel Wellness to tackle and address Domestic Violence from Faith communities' perspective continued to bear fruit.

Intra-faith, Interfaith and Community Cohesion



NCA Ground Floor Exhibition Space

- The NCA continued to work with over 200 partner organisations to encourage, promote and drive partnership working and are represented on at least 17 organisation where a hands-on roles are performed.
- The work on the Charter for Forgiveness and Reconciliation continued with a Forgiveness Colloquium hosted in April 2014. The event attracted delegates from 8 different countries.
- The NCA continued to host, and actively participate in, the developmental work of the Museum of World Religions.
- The hosting of the visit of Bishop Wollaston from the USA marked a major event for the City of Birmingham.
- The NCA senior team attended and addressed a prestigious audience at 'Faith Too Significant to Ignore' conference.
- The Nishkam Centre also hosted the International Association for Religious Freedom Conference delegates ahead of their international conference in Birmingham.
- The Nishkam volunteers were instrumental in creating and arranging a major exhibition about the faiths in Birmingham titled 'Sound & Silence Exhibition' – a landmark event for the Birmingham Museum and Art Gallery.
- The Nishkam team hosted events to mark the World Interfaith Harmony Week.

Conference & Events



NCA Conference Hall

- 1,056 paid and pro bono events attended by 15,000+ people.
- 3,200 hours of pro bono events held, valued at £59,910
- £44,117 income generated
- Hosted some of the following organisations, facilitating key events:
 - New Schools Network
 - NHS - Primary Care Co-commissioning
 - Oxford University Research dissemination event
 - Environment Agency
 - State Bank of India
 - Sikh Community & World War I Commemorations
 - Refugee Action
 - National Union of Teachers

Fundraising

- Bike Ride raised donations for flood disaster appeal in Hemkhund Punjab India.
- 24 volunteers endured the 3 Peaks challenge and raised approximately £24,000

Support

- Engaged with 178 women under the 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)

Despite widespread belief that the UK economy is on the road to recovery, we see that the challenges that organisations like the Nishkam Civic Association and others in the voluntary sector are facing are unprecedented. The increased demand from various sources for services challenged the team to be more innovative in the way staff and volunteers were utilized. .

The Nishkam Centre continues to play a vital role in society reinforced by the ever increasing demand on services. The organisation is involved in many services and continues to provide them despite diminishing opportunities for external funding, grant support, City Council support or other income. The organisation is supported and funded by the parent organization, GNNSJ, providing financial resources to allow critical services to be provided.

The NCA has continued to embrace values of compassion, equality and hope which are demonstrated every day by staff and volunteers towards the children, young people, families and elderly that it works with. The Management team and Board is deeply grateful for the commitment, dedication and resilience staff and volunteers exhibited during another difficult yet productive year.

As always the **volunteering** aspect of NCA's work is crucial to its very existence. The volunteering headlines for 2014-2015 were:

- Over one-hundred and thirty five (**135**) volunteers were engaged in NCA's activities; this equated to a conservative estimate of **£218,000** worth of undertaking.
- NCA's paid staff volunteered approximately £64,000 worth of time towards delivering NCA's vision and mission.
- NCA will be preparing for its Investing in Volunteers reaccreditation to sustain the high level of service.

This has been a year laced with many challenges for the City of Birmingham, the third sector and organisations like NCA, but this presented many opportunities to work with those in most need. I am proud of the work undertaken and successfully delivered by a very small, dedicated core team. I am also encouraged by the resilience, tenacity and commitment the team has shown to persevere against a backdrop of doom and gloom across the voluntary sector. As a faith inspired organisation the staff have remained optimistic and taken on challenges that most would have walked away from. I would also like to take this opportunity to thank all the Trustees, management team, staff and the dedicated volunteers for their efforts and contribution to NCA's continued success.

Bhai Sahib, Bhai (Dr) Mohinder Singh Ahluwalia
Chairman

Trustee's Report
For the year ended 31 March 2015

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 2015. 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

Trustees and Directors:

Mohinder Singh Ahluwalia	Chairman	
Upkar Singh Pardesi	Vice Chairman	
Sewa Singh Mandla		
Parminder Singh Jhutti		
Jarnail Singh Bhinder		
Balvir Kaur Dhillon		Resigned 2014
Upkar Singh Jheeta		
Gopinder Kaur Sagoo		
Shaminder Singh Rai		

Company Secretary

Mrs Herpreet Kaur Kundi

Auditors

Stanley Yule Chartered Accountants
Registered Auditors
Waterside House Unit 3, Waterside Business Park, 1649 Pershore Road, Birmingham

1. INTRODUCTION

This report of Nishkam Civic Association (NCA) is a summary of the activities that were undertaken in 2014-15.

The NCA is a charitable and not for profit organisation dedicated to improving the lives of Birmingham's super-diverse communities. As reported last year of the 187 different nationalities that have settled in Birmingham the Nishkam team has worked with as many of them as possible in the various campus activities that have been undertaken.

The guiding principles that have inspired to frame the activities that the NCA undertakes continues to be the parent organisation, Guru Nanak Nishkam Sewak Jatha (GNNSJ) Birmingham, UK. As an organization NCA must provide innovative, values-based solutions to secular issues, with faith inspired solutions. These solutions will be for the common good, engaging with the Government, (both Local and National Council) and the wider community through social action and civic engagement.

The strength of NCA lies in its independence as a charity whilst still part of a much larger recognised group of charitable organisations. The other Centres on the campus being the Gurudwara – GNNSJ, Marg Sat Santokh community cooperative, Nishkam Healthcare Trust, and Nishkam Education Trust.

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 four 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.

Having undertaken a mapping exercise in 2013-14 against the strategic work done by Birmingham City Council and the Bishop of Birmingham – “Giving Hope Changing Lives” we have continued to align many of our activities to these commitments. We have listed projects and activities for the reporting period of 2014 - 15 under the seven commitments – summarised in Table 1.

Table 1 - Giving Hope Changing Lives – Nishkam’s ongoing contribution

Commitment No.	Nishkam activity taking place
Commitment One: Support families and children out of poverty	<ul style="list-style-type: none"> • Provide values based education / Supplementary schooling • Parenting classes – developing toolbox • Careers Fair offering youngsters and parents and insight to the various professions • Women’s empowerment workshops • Economic development and job creation – circa 150 jobs in the locality created • Debt and financial support and advice - • 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	<ul style="list-style-type: none"> • 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 • Work with people of faith and no-faith to identify solutions to social justice issues
Commitment Three: Protect the most vulnerable	<ul style="list-style-type: none"> • Commitment to inner city deprived area • Patronage of Sikh Wellbeing & Mental Health Trust • Working party group- supporting Birmingham City Councils Voluntary sector IAG services strategy • 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 • Chaplaincy and mental health support • Delivered accredited level 3 Chaplaincy training to 12 volunteers from different faith groups. • Vice Chairmanship of Community Support Network to support vulnerable people • National Spirituality and Mental Health Forum • Work with Age UK Birmingham
Commitment Four: Connect people and places	<ul style="list-style-type: none"> • 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

	<p>with.</p> <ul style="list-style-type: none"> • Developed an outreach network delivering IAG services across Birmingham within trusted community organisations targeting the BAME & Hard to Reach communities. • Working with Anoncare • Signposting services • Art, Culture and Heritage • Established NCA as a 'Places of Welcome' venue. • Soho Road Business Improvement District directorship
<p>Commitment Five: Create a city that values children and young people</p>	<ul style="list-style-type: none"> • Provide values based education / Supplementary schooling • Nishkam careers fair • Provide Nursery schooling • 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
<p>Commitment Six: Empower people to shape their neighbourhood</p>	<ul style="list-style-type: none"> • Neighbourhood Forum • School Governors' support and development • Parents forum and coffee morning • Expert patient engagement • Work with Birmingham Citizens • Engagement with Local Police • Promote the benefit of Civic engagement • Worked with SACRE re - 24 Dispositions • Business Improvement District / Town Centre Planning Forum
<p>Commitment Seven: Address safety, isolation and loneliness</p>	<ul style="list-style-type: none"> • Development and ongoing support 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

As a faith inspired organisation, the commitment to fusing spirituality and secularity as a model of working, has kept us in good stead during difficult economic conditions. We can also see the work clearly identified in the activities above to drive the organization forward.

The ethnic mix of people visiting / using the Nishkam Centre continued to represent the diversity of the locality, namely, British, Bangladeshi, Indian, Pakistani, other Asian, African, Caribbean, Polish, Iraqi, Somali, Chinese, eastern European, other new arrival communities and many more besides. We are committed to promoting diversity and practicing equal opportunity.

As we continue to deliver the Strategic Plan we are preparing to embark on the next planning cycle to commence work on the next 5 years plan. During these times of austerity and given the and challenges faced by third sector organizations we are keen to stay focused on our vision and mission. The Board will work with the senior team to avoid mission drift and facilitate the production of a very radical yet realistic plan that will grow the centre even more. The NCA has etched out a brand that is recognized and regarded as an honest broker by many organisations and institutions. We will continue to use this USP to undertake work that is innovative and essential.

A regular review of Directors ensures fresh thinking whilst preserving continuity and drive to excel and deliver challenging outputs. The Board's risk assessment of project proposals and financial exposure ensures the organization is governed in the best possible way. The Strategic Plan 2012 - 2017 is the guiding force for the majority of work undertaken by the NCA and we continued to deliver it during the 2014-15 reporting period.

2. DELIVERING THE STRATEGIC PLAN 2012-17

2.1 STRATEGIC THEMES

The NCA 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.

2.1.1 STRATEGIC THEME – PERSONAL DEVELOPMENT: ACHIEVEMENTS

Strategic Objective

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

Education is key area for NCA as this is a key component in empowering people and giving them values. We believe that investing in education is crucial to the overall success of our engagement and empowerment programs. Educated people are uniquely positioned to have the maximum impact on themselves, their families and their overall community. Our commitment to Learning & Development via lifelong learning, professional development and vocational training has continued this year.

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'. With this in mind we worked with key partners FaithAction to deliver the Creative English programme, which is an interactive and exciting way of delivering pre-Esol level life skills to members of the community, this has proven to be very successful due to the innovative model of delivery and the cultural sensitivity offered at the Nishkam Centre.

During 2014-15 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 – 15 students registered AAT Level 2 and Level 3
- Over 70 students participated in our Creative English classes taught in an innovative and exciting model of teaching
- Dedicated Volunteer Tutor (Sia Grover) awarded best volunteer by Faith Action
- Nishkam Centre awarded and recognised as the best performing Creative English Hub
- Punjabi language classes – beginners and intermediate level
- Classical Sitar classes – Tutored by Roopa Panesar a renowned Sitarist. Culminating in the Nishkam Spring Raag Darbar Concert in April 2014, performance by Ustad Dharambir Singh, Pt. Yogesh Samsi, Kaviraj Singh and students of Nishkam Sitar Classes.
- Vocational courses - sewing and craftwork
- Careers Fair - facilitated a volunteer led careers fair to support young people.
 - Many students attended this event
 - 22 professionals offered advice and support to young people
 - 12 professions were represented
 - 9 volunteers helped to run the event

b) In delivering the above there were 135 volunteers who delivered an estimate £218,000 worth of contribution via free time given plus a further £64,000 of pro bono staff hours.

The contribution of our volunteers to the activities of the organization is what gives us our cutting-edge whilst other organisations are struggling to make ends meet. We are privileged to be able to say that those volunteers who come to us are able to move on in to better roles and careers at some point due to the experiences gained and the development they have had. Our vision to break the cycle of despondency to create greater independence and continues to be an underlying principle of working with volunteers to provide opportunities. This provides several unique opportunities:

- We deliver our objective to capacity build and break the cycle of despondency – and let people experience 'nishkam sewa' (selfless service).
- Provide opportunities for people to participate in community projects.
- Provide exposure to people and an opportunity for socialization and befriending.
- People get the opportunity to give something back to society – show benevolence and provide to charity.
- As an organization we get projects undertaken and delivered where people are genuinely passionate about an area and we have not had to pay huge salaries.
- Work around the centre gets done because people want to get involved but not get paid for their sewa (voluntary service)

This nishkam ('selfless') attitude is something integral with many of the dedicated staff we employ, who gave their time voluntarily beyond the call of duty. We calculated our staff gave their skills, expertise and time to carry out projects, activities and pro bono work that equates to approximately £64,000. Therefore this is a direct saving to the NCA bottom line and enables us to offer many other services. The impact of this is far reaching as it provides a much better return on investment for many of our projects and more importantly, develops a mind-set that is conducive to creating a better society.

The NCA proudly achieved its accreditation for Investors in Volunteers and we continue to improve and refine our systems and processes. In the coming year we will be more self-critiquing as we will be due for re-accreditation in 2015-16.

c) Health and Wellbeing: 720+ people have benefitted from these services

The Wellbeing Centre prides itself on providing services only equaled by some of the large industry leaders. The culturally sensitive services we offer appeal more to the South Asian communities yet do not preclude anyone. More BME groups are showing an interest in sports albeit the uptake is slow. The one gender only groups tend to flourish. We are proud to be different and focus on the holistic approach of addressing the mind, body and soul.

The massage and treatment therapies saw a massive increase in numbers due to a successful marketing campaign, which included 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.
- Nutritional clinics
- Treatment clinics
- Soccer School - 25 children regularly attended the training sessions every Sunday morning – run by volunteers
- Yoga and exercise classes
- Table tennis
- Personal training sessions in the gym

Challenges that our Wellbeing Centre is facing and having an impact on take-up are:

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

Through partnership working and our volunteers we have been able to deliver many services that would otherwise not have been possible. These activities have been drawing in people of all ages and levels of fitness from all sections of the community. These included:

- 4 Health promotion days (40 – 50 people on each day)
- 2 Healthy heart awareness afternoons (Sandwell NHS cardiac team) (10 people at each session)
- First Aid training
- Emergency Life Support training (inc. Defib application)
- Mothers & Daughters sports sessions ('This Girl Can' project)
- Badminton for ladies
- 'Say no to blood cancer' – Raj Bhullar campaign
- Charity Bike ride 2014 -raised £3,000 for Nishkam Help Project
- Age UK 'Fit as a fiddle' project (over 50s)(Age UK and Sporting Equals)
- Core cities - Parks initiative (Birmingham City Council)
- Tennis (Sport England, LTA)

We were especially proud of the work with the “Raj Bhullar” Leukemia Campaign and Anthony Nolan Trust. We ran an event at the Nishkam Centre and contributed towards the increased awareness within the South Asian Community. It was later reported Raj Buller had found a suitable bone marrow match, the Nishkam Centre takes great comfort in being a small part of these events.

Future plans for the Wellbeing Centre.

In the coming year we will continue to develop the services we offer whilst looking at add new ones that the client base demands. Our major areas of focus will remain on:

- **Nishkam Healthcare Trust**
Continue supporting the creation of the Trust and the creation of a physical space to offer innovative, world-class medical services. We will also develop further a gym referral scheme.
- **Health screening initiatives and programs**
Continues to engage with health organisations and build relationships across the community to deliver screening services.
- **Nutrition clinic**
Promote healthy lifestyles and work with Nishkam Healthcare 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.
- **New services planned include;**
 - Cricket for children
 - Tennis for all ages
 - Mental stimulation for the elderly – board games, walks in the park, introductions to less vigorous sports

d) Welfare Services

The NCA is privileged to provide welfare services to address social matters that are far reaching and having a detrimental impact on many on the fringes of society. These support services have included:

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

The NCA is steadfast about supporting those in society who have no voice, no access to assistance or representation and require help. As we see the results of the Government’s Welfare Reforms we have also seen an exponential increase in the demand for our support services. This was further compounded by the demise of welfare services in Birmingham.

Further to the Lloyds TSB Foundation funding in 2012 a project offering free, impartial and confidential advice and advocacy on debt, housing and welfare benefits commenced. As a result of the success of that project in 2013 we commenced a five year funded project ‘Nishkam Advice & Advocacy Centre’ funded by the Big Lottery Reaching Communities Programme. This project has now gained a great reputation within the community attracting clients to the weekly Drop-In sessions.

- NCA has managed to renegotiate debts totaling **£138,325** and write off debts to the value of **£5,800**
- We improved income for some of our clients totaling to an increase of **£83,326** which on average equates to over £3,000 per household for the year.

The NCA's IAG success was further recognized when Big Lottery awarded funding to the Birmingham Community Advice (BCA) Project. BCA is a two year funded project which is a City-wide service and will offer a free service to people from BAME communities to gain advice and advocacy support in the key areas of employment and discrimination law, welfare benefits, specialist housing and debt.

This project has flourished from a perspective of reaching out to BAME clients within trusted local community outreach settings, offering highly skilled and effective advice and advocacy. Managing and coordinating the resources to bring about a high value / impact service where:

- **55%** of people have received advice and support in their first language – Hindi, Punjabi, Bengali and Urdu.
- **87%** of the intake of clients was from an array of ethnic groups who received a quality service.
- Our employment law specialist secured loss of earnings and pay rights of **£43,800**
- Welfare benefits – through maximising income, benefit health check and challenge decisions to deny benefits secured **£303,178**.
- **Over 102 people** have received specialist representation and advice to secure better housing
- **123 people** have received support with rescheduling debt with local authorities and utility suppliers.

The key challenge for the BCA project was the 3rd November 2015. We are working closely with key stakeholders to consider options for continuing the services beyond November 2015 but this will require additional funding sources to be identified..

NCA as an organisation is committed and contributed to Birmingham City Council's Third sector Information and Advice Strategy for Birmingham amidst vast funding cuts which will impact the City in December 2015

II. **Sikh Rogi Aasra (Chaplaincy Service): 49 volunteers attended to the needs of 5807 clients.**

Sikh Rogi Aasra (Chaplaincy Service) continues 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 support provided to those in need has helped individuals and families through spiritual, practical support mechanisms and providing a listening ear. The services has been offered and remains available to any member of society irrespective of faith or none faith.

Some Keys Statistics:

- Number of chaplaincy volunteers trained in specific areas – 49
- Health care visits made by chaplains - 631
- Nishkam Community Chaplaincy - 330
- Outreach Chaplaincy - 61
- Number of people / patients seen - 5807
- Paid hours - 1759
- Voluntary hours - 2071
- No of hours training - 349

The Sikh Rogi Aasra Service has supported the Nishkam Healthcare team with emotional wellbeing, acute care and palliative care, end of life and bereavement care to all during the year. In 2014 19 volunteers, including Chaplains, were trained in First Aid Mental Health thus creating the Emotional Wellbeing services located at the Nishkam Healthcare Trust. NCA continues to work with colleagues to provide seamless integrated services for the benefit of clients and participants.

By working with our partners FaithAction we were successful in securing funding to deliver 'Chaplaincy and Religious Worship' accredited to level 3. The training was successfully delivered this to a multi-faith group of students from five mainstream faiths; this was an excellent example of interfaith and working cohesively. This training enabled and empowered volunteers to support members of their respective communities and others with compassion and chaplaincy. All the students were invited to attend a special award ceremony on World Interfaith Harmony Day at the Nishkam Centre to mark their achievement.

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 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'.

This year again the Sikh Rogi Aasra team has been involved and supported many Nishkam campus 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 initiatives to promote and drive women only programmes
- Domestic Violence and Emotional Wellbeing awareness and sessions

III. Nishkam Help - Homeless Support Project

Nishkam Help project is a dedicated team of volunteers who have come together to help the homeless people of Birmingham by giving them food, drinks, clothes, sleeping bags and other items that have very kindly been donated. Being homeless is becoming more and more a reality of our society and there is really no single reason why someone can end up without a home. For some people this can mean they have to sleep rough on the street each night. But being homeless covers much more than this and can be hidden. Some of the people we come across are homeless because they sleep on a friend's sofa or in someone's spare room. A project is about restoring dignity and providing hope through compassion and selfless service. NCA provides freshly cooked vegetarian hot meals to the homeless community of Birmingham every Saturday and Sunday evening. These meals are provided to help nourish the body and spirit of those in need. The remainder of is covered by Christian church groups and our partner organisation Midland Langar Seva Society.

The team has developed local, regional and national collaborations and partnerships increasing the distribution of hot meals, clothes, blankets and humanitarian relief work. We estimate over 30,000 meals during the year were made possible by 2,600 voluntary hours. It gives us a sense of achievement to know that through mobilizing volunteers and encouraging people to donate, the team are able to make a difference to the lives of so many people in need.

Going forward the project is looking to provide more essential welfare services to enable these homeless people to break the cycle of despondency and reliance on society's handouts.

- IV. Refugee Action established monthly clinics to support individuals looking to voluntarily return to their country of origin. The support offered invaluable access to advice and finances helping to re-establish them upon returning to their home countries.

2.1.2 STRATEGIC THEME – PERSONAL DEVELOPMENT: FUTURE DEVELOPMENTS

In 2015/16, NCA will focus on achieving the following.

- The provision of new courses to enable capacity building of the individual, organisations and community.
- Develop the provision of AAT courses - to include courses at level 4
- 17
- Develop further the enterprise, training and support provision at the Nishkam Centre for the unemployed.
- Work with City and partners to address cohesion, diversity in the city and look at Training and Development.
- Continue to develop 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 with GNNSJ to develop further and grow faith and heritage inspired courses – Thanti Saaj, Sikh history, exploring Gurbani.
- Developing resources for educational institutions with a specific remit on- Values and Virtues underpinned by the SACRE 24 Spiritual and Moral dispositions.
- 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 –

Women and Enterprise

With the success, experience and knowledge gained through the SWEEP project we will look at working with partners to identify more funding to continue the work started.

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.

a) Yoga for the mature females – 500+ services users per annum

After consultation, it transpired that the mature client base required specific type and timing for their yoga provision. So we now provide a regular class for mature women who enjoy a revitalizing workout.

b) Domestic Violence project:

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. Regrettably this services ended mid-year so NCA will focus on replacing this service with other suitable service providers.

By working with and providing Kahrmel Wellness (KW) a platform to engage and successfully build relationships with faith communities, enabling them to transform into fortresses of refuge and practical resources for adult and child victims of domestic violence and abuse within their environments. 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.

c) We will look to build on the success of the SWEEP project by identifying and applying for more funding to continue to support women into enterprise. This will be achieved through workshops, coaching and mentoring helping to build capacity, skills, knowledge and ability, opportunities and most importantly confidence.

II. Intra-faith, Interfaith and Community Cohesion: work with and represented on 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:

- Near Neighbours Advisory Board,
- National Spirituality and Mental Health Forum,
- Faith Action Advisory Board,
- Birmingham Voluntary Sector Council,
- Museum of World Religions (MWR),
- Community Support Network,
- Kahrmel Wellness,
- Include Me Too,
- Council of Sikh Gurudwaras Birmingham

Also the opportunities to be represented on key decision-making bodies like:

- West Midlands Police,
- Birmingham City Council
- Hate Crime Reduction Partnership
- Soho Road BID Board

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:

- Chairmanship of and working with British Sikh Consultative Forum
- Vice Chairmanship of Community Support Network
- Continued development of Sikh Chaplaincy and Emotional Counselling services
- Infrastructure and development advice to other Gurudwaras on progression and expansion
- Vice Chairmanship of 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:

- Students of Nishkam High School hired space to sketch out and create, exhibition materials to be displayed at the Birmingham Museum and Art Gallery.
- International Association for Religious Freedom (IARF) Conference was held in the Conference Hall, where delegates were able to discuss matters, before a tour of the Gurudwara was conducted.
- Bishop Wolliston from Connecticut, USA, made a visit the Nishkam Centre as a 'must-visit place' during an international visit.
- World Interfaith Harmony Week 2015 was celebrated with the community at the Nishkam Centre.
- Many local government and HM National Service meetings were hosted at the Nishkam Centre. These meeting included the British Army, Birmingham Council and the British Legion.
- International delegations from Kenyan and Addis Ababa University engaged in dialogue and sharing reflections.

The Nishkam campus is passionate about interfaith engagement because we believe by engaging with others this strengthens communities and creates relationships that are more cohesive. As well as taking on new projects and activities we have managed to sustain and maintain the following interfaith responsibilities:

- We have hosted and facilitated in excess of seven thousand individuals visits to the Gurudwara from local schools, regional, national and international visitors and dignitaries.
- Active members of Birmingham Faith Leaders Group and Faith Round Table
- Continued to develop and host the Museum of World Religions business
- Participated and worked with the Elijah Board of World's Religious Leaders
- Members of Faith Action Advisory Board
- Continued to develop and work on the Charter for Forgiveness and Reconciliation
- 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

2.2.2 STRATEGIC THEME – COMMUNITY DEVELOPMENT: FUTURE DEVELOPMENTS

In 2015/16, we intend to focus on the following:

- Development and support of Nishkam Health Centre
- Develop programmes and initiatives to create a more values driven society
- Work with partners to drive parent capacity building to ensure we create stronger families and societies
- Further development of youth coaching and mentoring services
- Continue supporting employment and economic development workshops
- Community capacity building smaller organisations and charities to be able to sustain themselves and play an active role in society

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: 1,056 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. We have therefore explored new avenues of generating sales leads within new sectors. We are working with an events sourcing company to generate sales leads, to best utilise our resources and remain focused on offering an excellent service to clients and delegates.

Key highlights in Conference and Events included:

- Income generated £44,117
- 3200hrs pro bono events valued at £59,910
- Total pro bono & paid events valued at £104,027
- Major events have included:
 - Raag Spring Darbar Concert
 - Charter for Forgiveness Dinner and Colloquium events including planning meetings
 - Museum of World Religions Planning meetings
 - Faith Based Chaplaincy – Catholic Bishops event
 - Anthony Nolan – Raj Bhullar registration promotion event
 - Sound & Silence Exhibition – Facilitated students of Nishkam High School hired to sketch out and create exhibition materials to be displayed at the Birmingham Museum and Art Gallery.
 - International Association for Religious Freedom (IARF) Conference was held a Conference where delegates were able to discuss matters and prepare for more meaningful dialogue,

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 2015/16 we shall focus on the following development:

- We have identified the need to strengthen our marketing and consolidate our data bases. By working with event sourcing providers we aim to expand our client base to include new 3rd sector, Health, Government and Corporate organisations.
- 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 consultation 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, creating a seasonal programme that:
 1. Promotes awareness, and discussion on taboo subjects such as Dementia in the Asian community
 2. Explores and promotes values and virtues in leadership and day to day life
 3. Promote a faith led approach to societies challenges

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 the 3 peaks challenges raising over £24,000
- His Excellency Prof Paul Chepkwony, Kericho County Governor (Kenya) visited the Gurudwara and Nishkam Centre making a commitment to match fund investment pound for pound starting with an initial match fund of £24,000 for the money raised through the 3 peaks challenge.

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

NCA is committed to the ethos of social enterprise and wants to work with partners to encourage organisation to work on addressing social improvement and adopting a nishkam way of life. We have remained committed to the 'incubation concept' and providing values driven services to the communities we serve, NCA's tenants share similar ideologies that support the Nishkam ethos. These include:

- Harkirit Limited a specialist home-grown conservation, construction, facilities management and build consultancy service to 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.
- EConker a specialist ICT service provider and supplier of consumables

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 for teachers and parents
- Support the Nishkam Health Trust - the vision is to provide health and wellbeing services that have compassion, humility, transparency and good human values at its core.
- 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 project achieved its key target starting 10 new start up enterprises, supported through workshops, incubation space and coaching and mentoring.

e) Communications and engagement

- 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.

2.3.2 STRATEGIC THEME – SUSTAINABLE DEVELOPMENT: 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.

The activities that we will be pursuing 2015-16:

- Continue working to the agreed Strategic Plan for 2012–17.
- Develop the plan for the 5 years post 2017.
- Develop and initiate humanitarian aid projects - locally and globally to support partner organisations.
- Develop a donations strategy
- Increase Fundraising initiatives 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 and beyond.
- Increase the Nishkam Help Homeless Project activities, service and look at collaboration opportunities in Birmingham and beyond.
- As we have successfully delivered the Empty Homes project, we will now be considering how this initial holding of four properties can act as catalyst and asset to develop a wider affordable housing 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) | • Council of Sikh Gurudwaras in Birmingham |
| • Religions for Peace (RfP) | • Friends of the Earth (Bham) |
| • Elijah Board of World's Religious Leaders (EBRL) | • Faith in the City |
| • European Council of Religious Leaders (ECRL) | • West Midlands Police Critical Reference Group |
| • Religions for Peace (UK) | • Handsworth Cohesion Policy Network |
| • United Religions Initiative (UK) | • Birmingham Faith Round Table Advisory Board |
| • Nishkam Health Trust | • Faith Action |
| • Museum of World's Religions (MWR (UK)) | • Community Support Network |
| • Council for a Parliament of the World's Religions (CPWR), Chicago, USA | • Handsworth & Lozells Delivery Partnership |
| • Globalisation for the Common Good | • Handsworth & Lozells Town Planning Partnership |
| • Jubilee Debt Campaign | • Handsworth & Lozells Tension Monitoring Group |
| • Divine Onkar Mission, UK | • Soho Road Business Improvement District Shadow Board |
| • Nishkam Schools Trust | • Rotary International |
| • National Spirituality and Mental Health Forum | • Lunar society |
| • Governorship roles in local Schools | |
| • Birmingham Voluntary Sector Council (BVSC) | |

3. 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 2014/15 and we look forward to working with them all in the future:

- Guru Nanak Nishkam Sewak Jatha (UK)
- Nishkam Education Trust 23
- Aston Villa FC / Premier League
- Awards for All
- Big Lottery Fund- Reaching Communities Programme
- Big Lottery- Advice Services Transition Fund
- Marg Sat Santokh Manufacturers Limited (MSS)
- Sport England - Inspired Facilities Grant
- Lloyds TSB Foundation for England and Wales
- RBS Inspiring Women in Enterprise
- Birmingham City Council
- HSBC Trust
- Accenture – Making a Difference
- Barclays Bank
- Community First
- Rik Basra Campaign
- Anthony Nolan Trust
- Near Neighbours
- 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 £164,125 towards the Birmingham Community Advice initiative, £7,463 from RBS Group towards the Nishkam Advice Project and £422,007 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 £454,293. The Charity also secured ongoing grant commitments under 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 £499,083, leaving a deficit of £44,790. Total reserve funds are £3,341,781, which the Trustees consider adequate to support the charity's ongoing objectives.

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 Report of the Trustees and 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 21 November 2015 and signed on its behalf by:

Mohinder Singh Ahluwalia - Trustee

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 2015 on pages twenty four to thirty five. 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, 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 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 2015 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 applicable to Smaller Entities; 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.

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
Statutory 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 2015**

	Notes	Unrestricted fund £	Restricted fund £	2015 Total funds £	2014 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	2	352,892	6,959	359,851	330,166
Activities for generating funds	3	86,201	-	86,201	56,250
Investment income	4	<u>15,200</u>	<u>-</u>	<u>15,200</u>	<u>16,900</u>
Total incoming resources		454,293	6,959	461,252	403,316
RESOURCES EXPENDED					
Costs of generating funds					
Costs of generating voluntary income	5	213,539	-	213,539	122,289
Investment management costs	6	-	6,959	6,959	8,000
Charitable activities					
Support costs	7	280,627	-	280,627	299,810
Governance costs	10	<u>4,917</u>	<u>-</u>	<u>4,917</u>	<u>3,940</u>
Total resources expended		499,083	6,959	506,042	434,039
NET INCOMING/(OUTGOING) RESOURCES		(44,790)	-	(44,790)	(30,723)
RECONCILIATION OF FUNDS					
Total funds brought forward		3,386,581	-	3,386,581	3,417,304
TOTAL FUNDS CARRIED FORWARD		<u>3,341,791</u>	<u>-</u>	<u>3,341,791</u>	<u>3,386,581</u>

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

**Balance Sheet
At 31 March 2015**

	Not es	Unrestricted fund £	Restricted fund £	2015 Total funds £	2014 Total funds £
FIXED ASSETS					
Tangible assets	14	3,229,333	-	3,229,333	3,278,880
Investments					
Investments	15	1	-	1	1
Programme related investments	16	<u>-</u>	<u>490,117</u>	<u>490,117</u>	<u>60,182</u>
		3,229,334	490,117	3,719,451	3,339,063
CURRENT ASSETS					
Debtors	17	31,342	-	31,342	41,180
Cash at bank and in hand		<u>244,832</u>	<u>-</u>	<u>244,832</u>	<u>211,186</u>
		276,174	-	276,174	252,366
CREDITORS					
Amounts falling due within one year	18	<u>(128,894)</u>	<u>(21,194)</u>	<u>(150,088)</u>	<u>(82,650)</u>
NET CURRENT ASSETS/(LIABILITIES)		<u>147,280</u>	<u>(21,194)</u>	<u>126,086</u>	<u>169,716</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		3,376,614	468,923	3,845,537	3,508,779
CREDITORS					
Amounts falling due after more than one year	19	<u>(34,823)</u>	<u>(468,923)</u>	<u>(503,746)</u>	<u>(122,198)</u>
NET ASSETS		<u>3,341,791</u>	<u>-</u>	<u>3,341,791</u>	<u>3,386,581</u>

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

**Balance Sheet - continued
At 31 March 2015**

	Not es	Unrestricted fund £	Restricted fund £	2015 Total funds £	2014 Total funds £
FUNDS	20				
Unrestricted funds				3,341,791	3,386,581
Restricted funds				<u>-</u>	<u>-</u>
TOTAL FUNDS				<u><u>3,341,791</u></u>	<u><u>3,386,581</u></u>

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 21 November 2015 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 2015**

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, ("the SORP") issued in March 2005.

There have been no changes in accounting policies during the year.

Exemption from preparing a cash flow statement

Exemption has been taken from preparing a cash flow statement on the grounds that the charitable company qualifies as a small charitable company.

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.

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2015**

1. ACCOUNTING POLICIES – continued

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

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.

Income and expenditure account

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

2. VOLUNTARY INCOME

	2015	2014
	£	£
Gym membership and other income	45,156	33,305
Grants	186,415	187,297
Sponsorship income	27,569	8,663
Other general donations and miscellaneous grants	<u>100,711</u>	<u>100,901</u>
	<u>359,851</u>	<u>330,166</u>

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2015**

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

	2015	2014
	£	£
RBS Group	7,770	8,000
BCC	1,000	2,000
Premier League	-	15,000
Community Development Foundation	-	1,500
Sport England	4,560	10,161
Empty Homes Community Grant	6,959	8,000
Lloyds TSB	-	16,250
IAG	164,126	126,386
Lifeline Community Grant	<u>2,000</u>	<u>-</u>
	<u>186,415</u>	<u>187,297</u>

3. ACTIVITIES FOR GENERATING FUNDS

	2015	2014
	£	£
Seminars and presentations	43,617	32,241
Heritage	7,824	-
Learning and development	25,760	24,009
Media and communications	<u>9,000</u>	<u>-</u>
	<u>86,201</u>	<u>56,250</u>

4. INVESTMENT INCOME

	2015	2014
	£	£
Rents received	<u>15,200</u>	<u>16,900</u>

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2015**

5. COSTS OF GENERATING VOLUNTARY INCOME

	2015	2014
	£	£
Conferences and seminars	14,372	4,612
Learning and development	7,467	10,731
Media and communication	10,558	13,791
Learn Direct UFI	468	210
Gym	2,783	2,271
IAG	158,821	88,799
Heritage & Arts	8,351	1,875
Sustainable Development	<u>10,719</u>	<u>-</u>
	<u>213,539</u>	<u>122,289</u>

6. INVESTMENT MANAGEMENT COSTS

	2015	2014
	£	£
Administrative costs	<u>6,959</u>	<u>8,000</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct costs	Grant funding of activities (See note 8)	Support costs (See note 9)	Totals
	£	£	£	£
Support costs	<u>54,413</u>	<u>1,001</u>	<u>225,213</u>	<u>280,627</u>

8. GRANTS PAYABLE

	2015	2014
	£	£
Support costs	<u>1,001</u>	<u>-</u>

The total grants paid to institutions during the year was as follows:

	2015	2014
	£	£
Phoenix News	<u>1,001</u>	<u>-</u>

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2015**

9. SUPPORT COSTS

	Management £
Support costs	<u>225,213</u>

10. GOVERNANCE COSTS

	2015 £	2014 £
Accountancy	1,317	1,200
Auditors' remuneration	<u>3,600</u>	<u>2,740</u>
	<u>4,917</u>	<u>3,940</u>

11. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2015 £	2014 £
Auditors' remuneration	3,600	2,740
Depreciation - owned assets	<u>54,411</u>	<u>50,121</u>

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2015 nor for the year ended 31 March 2014.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2015 nor for the year ended 31 March 2014.

13. 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 2015**

14. TANGIBLE FIXED ASSETS

	Land and buildings	Plant and machinery etc	Totals
	£	£	£
COST			
At 1 April 2014	3,998,169	396,143	4,394,312
Additions	-	4,864	4,864
Disposals	-	(293,564)	(293,564)
At 31 March 2015	<u>3,998,169</u>	<u>107,443</u>	<u>4,105,612</u>
DEPRECIATION			
At 1 April 2014	798,037	317,395	1,115,432
Charge for year	39,981	14,430	54,411
Eliminated on disposal	-	(293,564)	(293,564)
At 31 March 2015	<u>838,018</u>	<u>38,261</u>	<u>876,279</u>
NET BOOK VALUE			
At 31 March 2015	<u>3,160,151</u>	<u>69,182</u>	<u>3,229,333</u>
At 31 March 2014	<u>3,200,132</u>	<u>78,748</u>	<u>3,278,880</u>

15. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2014 and 31 March 2015	<u>1</u>
NET BOOK VALUE	
At 31 March 2015	<u>1</u>
At 31 March 2014	<u>1</u>

There were no investment assets outside the UK.

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2015**

15. FIXED ASSET INVESTMENTS - continued

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

Nishkam Security Limited

Nature of business: Providers of site security

Class of share:	%	2015	2014
Ordinary	holding	£	£
	25		
Aggregate capital and reserves		10,122	8,480
Profit for the year		<u>1,642</u>	<u>3,695</u>

Nishkam Security Limited is a company that provides security services to the various charities operated from the Soho Road Campus under the lead charity Guru Nanak Nishkam Sewak Jatha (Birmingham) UK. The remaining share holding is split between the associated charities that utilise the services of this company.

16. PROGRAMME RELATED INVESTMENTS

	Other investments £	Totals £
MARKET VALUE		
At 1 April 2014	60,182	60,182
Additions	<u>429,935</u>	<u>429,935</u>
At 31 March 2015	<u>490,117</u>	<u>490,117</u>
 NET BOOK VALUE		
At 31 March 2015	<u>490,117</u>	<u>490,117</u>
At 31 March 2014	<u>60,182</u>	<u>60,182</u>

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2015**

16. PROGRAMME RELATED INVESTMENTS - continued

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 5 empty homes back into use. In the year the Charity received £422,000 and of this recognised £6,959 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 further properties under the scheme in the year at a cost of £429,935.

17. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2015	2014
	£	£
Trade debtors	4,444	723
Other debtors	<u>26,898</u>	<u>40,457</u>
	<u>31,342</u>	<u>41,180</u>

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2015	2014
	£	£
Trade creditors	25,612	13,450
Taxation and social security	-	5,451
Other creditors	<u>124,476</u>	<u>63,749</u>
	<u>150,088</u>	<u>82,650</u>

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

	2015	2014
	£	£
Other creditors	<u>503,746</u>	<u>122,198</u>

Included in creditors due after more than one year are deferred grants received of £503,746 from various public bodies, where the revenues will be recognised as the outcomes of the projects subject to the grants are achieved.

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2015**

20. MOVEMENT IN FUNDS

	At 1.4.14 £	Net movement in funds £	At 31.3.15 £
Unrestricted funds			
General fund	3,386,581	(44,790)	3,341,791
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>3,386,581</u>	<u>(44,790)</u>	<u>3,341,791</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	454,293	(499,083)	(44,790)
Restricted funds			
Restricted Fund	6,959	(6,959)	-
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>461,252</u>	<u>(506,042)</u>	<u>(44,790)</u>

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2015**

21. 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.

Nishkam Healthcare Trust

A Charity in which the trustee Mohinder Singh Ahluwalia has significant influence.

	2015	2014
	£	£
During the year the charity purchased the following goods:		
Marg Sat Santokh Manufacturers	269	2,014
Guru Nanak Nishkam Jatha (Birmingham) UK	7,133	-
Nishkam Health Trust	4,000	
During the year the charity invoiced the following data storage charges and room hire:		
Nishkam Pharmacy Ltd	-	585
Nishkam Scool Trust	6,000	
During the year the Charity received the following donation:		
Guru Nanak Nishkam Jatha (Birmingham) UK	102,107	100,000
During the year the charity invoiced room hire as follows:		
Nishkam School Trust		20,026
During the year the charity purchased the following services:		
Nishkam Security Limited	6,660	12,849

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2015**

At the end of the year the following amounts were owed to by Niskam Civic Association:

Marg Sat Santokh Manufacturers	1.968
Nishkam Security Limited	2.222
Guru Nanak Nishkam Jatha (Birmingham) UK	40,000
Nishkam School Trust	550

At the end of the year the following amounts were owed to Nishkam Civic Association:

Guru Nanak Nishkam Jatha (Birmingham) UK	20,635
Nishkam School Trust	8.500

22. 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 2015**

	2015	2014 £
INCOMING RESOURCES		
Voluntary income		
Gym membership and other income	45,156	33,305
Grants	186,415	187,297
Sponsorship income	27,569	8,663
Other general donations and miscellaneous grants	<u>100,711</u>	<u>100,901</u>
	359,851	330,166
Activities for generating funds		
Seminars and presentations	43,617	32,241
Heritage	7,824	-
Learning and development	25,760	24,009
Media and communications	<u>9,000</u>	<u>-</u>
	86,201	56,250
Investment income		
Rents received	<u>15,200</u>	<u>16,900</u>
	461,252	403,316
Total incoming resources		
RESOURCES EXPENDED		
Costs of generating voluntary income		
Conferences and seminars	14,372	4,612
Learning and development	7,467	10,731
Media and communication	10,558	13,791
Learn Direct UFI	468	210
Gym	2,783	2,271
IAG	158,821	88,799
Heritage & Arts	8,351	1,875
Sustainable Development	<u>10,719</u>	<u>-</u>
	213,539	122,289
Investment management costs		
Administrative costs	6,959	8,000
Charitable activities		
Short leasehold	39,982	40,498
Improvements to property	5,761	5,245
Plant and machinery	5,656	4,602
Fixtures and fittings	740	(3,466)
Carried forward	52,139	46,879

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 2015**

	2015 £	2014 £
Charitable activities		
Brought forward	52,139	46,879
Motor vehicles	2,274	2,842
Grants to institutions	<u>1,001</u>	<u>-</u>
	55,414	49,721
Governance costs		
Accountancy	1,317	1,200
Auditors' remuneration	<u>3,600</u>	<u>2,740</u>
	4,917	3,940
Support costs		
Management		
Wages	112,635	137,348
Pension	2,804	-
Rates, water and service charges	21,305	16,479
Insurance	9,468	9,623
Light and heat	44,920	54,830
Telephone	4,068	4,208
Stationery, printing and postage	2,462	2,851
Advertising	-	2,549
Sundries	2,312	2,532
Motor expenses	2,763	2,249
Premises repairs and renewals	14,011	10,003
Travel and subsistence	324	264
Cleaning	2,365	1,338
Subscriptions	1,637	2,691
Equipment expenses	60	1,060
Hire of equipment	1,454	30
Bad debts	-	(440)
Bank charges	90	39
Legal and professional fees	<u>2,535</u>	<u>2,435</u>
	<u>225,213</u>	<u>250,089</u>
Total resources expended	506,042	434,039
	<u>(44,790)</u>	<u>(30,723)</u>
Net expenditure		

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