

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

**Report of the Trustees and
Financial Statements for the Year Ended 31 March 2013
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

**Contents of the Financial Statements
for the year ended 31 March 2013**

	Page
Chairman's Report	1 to 2
Report of the Trustees	3 to 20
Report of the Independent Auditors	21 to 22
Statement of Financial Activities	23
Balance Sheet	24 to 25
Notes to the Financial Statements	26 to 31
Detailed Statement of Financial Activities	32 to 33

NISHKAM CIVIC ASSOCIATION

Chairman's Report for the year ended 31 March 2013

The NCA (trading as the Nishkam Centre) has made many achievements in the year to 31 March 2013 including the following:

Training & Lifelong Learning

560 learners benefited from Learn Direct, vocational training and life skills courses.

Nishkam Centre Volunteers Development

120 unpaid Volunteers delivered approximately £356,000 worth of contribution, based on 19,680 estimated hours given in the year.

Health & Wellbeing

270 members of the Wellbeing Centre benefitted from services such as massage therapies, nutrition clinics, exercise classes, personal training (gym), cricket training, basketball and healthy hearts workshops.

Development of Welfare Services

Nishkam Information, Advice & Guidance (IAG) Services funded by Lloyds TSB Foundation offers free, impartial and confidential advice and advocacy on debt, Housing and Welfare Benefits and has helped 116 people.

Chaplaincy Service - Sikh Ragi Aasra through which 52 volunteers tended to 2,691 patients.

Nishkam Homeless Support Project is in incubation to see how the service can be expanded.

Immigration Advice Clinics in partnership with UK Border Agency (UKBA) assisted 40 voluntary repatriations.

Women's Forum

80 women attended these focused events.

Domestic Violence Project

20 women assisted and supported.

Intra-faith, Interfaith and Community Cohesion

17 organisations were supported and others partnered with.

Conference & Events

725 paid and pro bono events attended by 30,865 people.

Fundraising

£46,709 was raised for development projects in Kenya and 400 items of clothing collected for the same project.

Support

6 social enterprises supported to become sustainable and incubation services provided to develop new enterprises.

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

The harsh economic environment has meant that NCA had to get better at what it does. It responded to increased requests from people in the local communities 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 and local authorities, from whom NCA received income, all faced budgetary deficits, creating unprecedented difficulty and complexity for them and us, with dwindling finances.

NISHKAM CIVIC ASSOCIATION

Chairman's Report for the year ended 31 March 2013

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. NCA reduced its management and operating costs in order to deliver a small surplus, before accounting for building depreciation. It also employed a professional bid writer to ensure that our bids succeeded, in order to augment our finances. NCA was fortunate however, that its donated income continued to grow year upon year. It ensures transparency in our dealings with all funders - be they statutory or voluntary.

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. Management is deeply grateful for the remarkable commitment NCA's staff and volunteers exhibited during the year in such challenging times.

NCA continued to capacity build volunteers through training and developmental opportunities. Though Nishkam volunteers are humble and desist 'advertising' their volunteering endeavours, some measurables articulated below in 2012-2013 are pertinent:

- Over one hundred and twenty (120) volunteers were engaged in NCA's activities every week
- Nineteen thousand, six hundred and eighty (19,680) pro-bono volunteer hours were committed towards NCA activities
- This equated to a total of £356,000 worth of undertaking

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

This year certainly presented additional challenges, but the staff and volunteers rose to innovatively meet these. I look forward to the next twelve months with enthusiasm, confidence and a strong sense of purpose. The coming year, it appears, may present more uncharted challenges with the deteriorating economic conditions and austerity measures. Many of our clients and service users will feel the brunt of this. We will therefore have to be even more original, creative and innovative within our different portfolios of activity. By so doing and by being guided by our 2012-2017 Strategic Plan, I am hopeful that we will be able to deliver the highest levels of training, personal, community and sustainable development activities that are so urgently needed by local communities.

Bhai Sahib, Bhai Mohinder Singh Ahluwalia
Chairman

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

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 2013. 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

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

Chairman

Vice Chairman

Directors

Mohinder Singh Ahluwalia
Sewa Singh Mandla
Upkar Singh Pardesi
Jarnail Singh Bhinder
Ranjit Singh Dhanda
Balvir Kaur Dhillon
Upkar Singh Jheeta
Gardabil Singh Tiwana - resigned 23.10.12
Gopinder Kaur Sagoo
Shaminder Singh Rai

Company Secretary

Mrs Herpreet Kaur Kundi

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

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

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

This report of Nishkam Civic Association (NCA) is a summary of the range of activities that were undertaken in 2012/13.

The NCA is a charitable and not for profit organisation dedicated to improving the life of Birmingham's diverse communities. The inspiration was conceived under the auspices of the Guru Nanak Nishkam Sewak Jatha (Birmingham) UK (GNNSJ). NCA aims to deliver GNNSJ's objectives to fuse secularity with spirituality for the common good, engaging with the Government, the Local Council and the wider community through social action.

This year has been a challenging one, even more so than previous years. All concerned with NCA worked hard to continue to forge partnerships with private / public sector organisations so that our services can be made available to those who need them the most. The Nishkam brand has continued to become synonymous with values-led, quality delivery with exceptional focus on doing the right thing for the welfare of all; taking the right path and not necessarily the easy one. NCA has continued to be recognised as a credible and worthy partner whilst propagating nishkam (selfless) service as its key value. The organisation has been approached by many third sector and other organisations looking for information, advice and guidance, inspiration and partnership to help them engage with the social capital of volunteering so as make a positive impact on their communities.

The austerity measures that are taking hold are beginning to affect the voluntary sector more than most. The year began with NCA having to rethink its future in light of the changing landscape. Whilst it has never been a wholly grant or donations dependent organisation, it has seen the need for services it provides increase whilst the amount of funding/income associated with these activities diminish substantially. NCA remains steadfast in delivering the highest level of services within the best environment, ensuring services remain accessible to all. NCA is continuously supported by a team of dedicated staff and volunteers who believe in the principle of nishkam or selfless service.

NCA's commitment to providing the support mechanisms and activities required to deliver the Government's Big Society agenda by fusing spirituality and secularity, as a model of working remained unchanged in the very difficult economic conditions. The organisation takes a holistic approach to improving health, wealth, spiritual, mental and physical wellbeing (physical, psychological, social), and seeks to deliver these through a coherent diversity of activities and services that meet exemplar standards.

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

NCA is 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. We incorporate measures that make all users of our services feel valued and able to participate to achieve their full potential.

The NCA team, consisting of many volunteers and a small core staff team has continued to:

- Work harder and smarter to generate income and activities for our social enterprises
- Conduct an on-going organisational review to maximise the contribution made by all
- Develop and foster relationships with key stakeholders, with a view to creating opportunities, synergies and partnerships
- Carry out fundraising activities throughout the year to raise funds for local and global humanitarian projects and partners
- Capacity building staff and volunteers so that they can reach a higher potential and work in more professional ways

The Board is continually considering ways in which it can improve its understanding of the challenges it faces in the work that it does. New Board Directors are encouraged to take part in an induction process, which enables them to gain a wider understanding of the work of the company. In addition, and from time to time, the Board reviews its need for training and other advice and support.

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.

The Directors are responsible for overall direction and policy of the organisation. Board meetings are currently held every 12 weeks and are serviced by the Vice Chair and Centre Director who is responsible for the development and implementation of projects, supervision of staff and the overseeing of the day-to-day operations of the organisation via the Operations Manager.

In addition to the Board, NCA has a variety of sub-committee structures, although this is currently under review. The Finance and General Purposes committee (F&GP) is held four times per year and at least four weeks prior to the Board meeting. F&GP matters and recommendations are reported at the Board Meeting.

The Board members and officers spent considerable time throughout 2011/12 reviewing the performance of NCA and preparing a comprehensive strategic plan for the next five years. A summary 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 in 2012/13.

DELIVERING THE STRATEGIC PLAN 2012 - 2017

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

This year we are reporting all our achievements and plans for the future under these three themes.

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

STRATEGIC THEME - PERSONAL DEVELOPMENT: ACHIEVEMENTS

Personal development is defined as:

'The development of the whole person-spirit, body and mind, who is a lifelong learner, reflective, self-aware, empowered and responsible so as to contribute to the building of strong families and healthy communities'

Strategic Objective

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

ACTIVITIES AND ACHIEVEMENTS

a) Training & Lifelong learning: 560 learners benefited

NCA continues the commitment to Learning & Development, via lifelong learning, professional development and vocational training. 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.

Learndirect continued to grow up to the point where funding ceased. During this period NCA has continued to offer training and development and has been successful in:

- OCR approval to deliver Chaplaincy Services
- Negotiated with Colleges and service providers to offer Employability skills
- Continued to build stronger partnerships with local job centres and service providers
- Developed networks and Partnerships with funders and other training organisations

Our students have benefited from a wide-ranging number of programmes in Learndirect. The ethnicity of these students, included British, Bangladeshi, Indian, Pakistani, other Asian, African, Caribbean, Polish, Iraqi, Somali, Chinese, new arrival communities and many more. The rich diversity of students enriches and informs the services provision of the NCA.

In addition, we are on the approved list of Register of Training Organisations which is mandatory to be invited for any tenders in the educational sector under SFA Volunteering in Learndirect: a high success story of capacity building in action as many of our learners on completion of their learning continued to volunteer and have provided high quality support to fellow learners and supported various other projects in the centre

A range of adult learning courses offering essential skills and enrichment to individuals. Courses range from vocational training and life skills courses, including:

- Professional courses - AAT Level 2 and Level 3
- Vocational Course - sewing and craft work
- Faith Inspired courses- Sikh History, Sikh Studies and Gurbani Studies
- Language Courses- Punjabi Beginners, Intermediate and GCSE level
- Classical & faith inspired Music classes- Classical Indian vocal training, Sitar classes and Thanti Saaj classes
- 130+ students attended and benefited from our range of enrichment courses
- Free employability skills workshops, including CV writing, Job searches supported by Volunteers to assist clients to produce over 400 CV's.
- In collaboration with partners delivered work skills training to over 30 unemployed students.
- Worked in Partnership with JCP in August 2012 to host Jobs fair, which attracted people from all walks of life offering opportunities to find work and access further training.
- November 2012 launched Near Neighbours funded accredited multi faith Chaplaincy training course with 14 students from 5 different faiths backgrounds.

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

b) Nishkam Centre Volunteers Development: 120 Volunteers delivered approximately £356,000 worth of contribution in the time given

As in previous years, we remain proud of our volunteers. We welcome volunteers from all walks of life. Volunteers tend to go on and find rewarding and meaningful opportunities. These opportunities ranged from volunteers finding jobs to others returning to further or higher education. As our commitment to volunteers we will continue to secure projects and opportunities to capacity build people to enable them to be gainfully developed and at some point employed. The drive to break the cycle of despondency and create greater independence and subsequently interdependence continues to be an underlying principle. Anyone who has a genuine passion for volunteering, enjoys working with people and communities, and shares our vision to do the right thing for the common good is encouraged to register their interest with the NCA and get involved in various projects. The opportunities remain varied, from projects and administration, advising and supporting individuals and community groups across a wide spectrum.

Our Volunteers:

- Help prepare and deliver community events
- Help prepare marketing and publications
- Undertake specific research as required
- Participate and support with business planning and provide key information that affects organisations and local communities
- Support many of the projects and initiatives at the Nishkam Centre, locally and via partners overseas

NCA continues to provide essential training and developmental opportunities for volunteers. NCA does not expect volunteers to undertake activities beyond their training or experience and ensures that volunteers are not exposed to risks in their activities. Many nishkam volunteers feel their volunteering efforts should not be measured due to an ethos of remaining humble when serving their communities. However, we feel that we should celebrate some headline statistics:

- 120+ volunteers engage in our activities every week
- 19,680 volunteer hours have been invested during 2012-2013
- £356,000 of volunteering done during this reporting period

The volunteer roles varied immensely from Board level and advisory capacity to those requiring routine cleaning duties. It is very clear that NCA volunteers are the critical element of sustainability and future success. The ethos of volunteering is mirrored and supported by NCA's salaried staff who also understand the benefits of volunteering so they offer their time in a volunteering capacity. An estimated £62,500 worth of voluntary hours were done by NCA staff during this period.

NCA has established a valuable model of volunteering. In an effort to develop this ethos and share this model further our volunteer coordinator has worked tirelessly to recruit and capacity build the team of volunteers to ensure a conducive and rewarding environment for all volunteers.

The Centre achieved its accreditation - Investors in Volunteers (IIV). This has allowed us to develop a formal structure and model which the organisation can share with others. Achieving this accreditation also evidences our commitment to our volunteers and the concept of volunteering.

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

c) Health & Wellbeing: over 270 members benefited

The Wellbeing Centre has remained true to its values and not tried to keep up with the slash and burn price wars that we have seen during the period. Staff and volunteers have continued to work with sheer commitment and dedication to push the Wellbeing social enterprise forward in difficult times.

Over the next 10 years, labelled 'the golden decade of sport', the UK is hosting major sporting events such as the 2012 Olympic and Paralympic Games, the 2015 Rugby World Cup and many others. Hundreds of jobs in the leisure industry such as coaching, fitness instructors etc will be created and in turn will see many people renew their interest in fitness and sport. The next few years should be very fruitful.

By 2020, a quarter of the UK population will be aged over 60 (Oxford Institute of Population Ageing 2011). As the proportion and number of 'time-rich and cash-rich' customers rises, the industry will need to capitalise on the opportunities this will provide.

The UK Government, through Sport England and other regional bodies, is investing money into schools, community sports, elite sports, coaching provision and training for PE teachers. It is anticipated that job opportunities will increase in sport development and coaching.

The Wellbeing Centre has continued to deliver a wide range of quality, value for money services. The Centre remains focused on providing a unique customer experience for the increasing numbers of the community using the facility. The Wellbeing Centre attracts people from all sections of the community. Of the current members, 70% are under 60 years old (25% of these being students) and 30% are Senior citizens. The gym has seen a rise in memberships from 226 to 276 since the beginning of the year. An influx of 16/17 year olds has been seen due to the introduction of a subsidised scheme aimed at the pupils of local Schools.

The Wellbeing Centre has also developed several new partnerships (see below) 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 Sangat TV, posters displayed at local places of worship and a recruitment campaign at Universities and Colleges. The inclusion of social media to promote events has also been beneficial.

The activity programmes continue to grow, particularly group exercises such as yoga and circuit training. Members' satisfaction levels have increased due to these classes and also the recent refurbishment of the changing rooms may have been a contributing factor. The Centre benefited from Sport England under the Inspired Facilities Grant, which funded a major refurbishment of the Gymnasium flooring and changing room facilities.

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:

- 4 Health promotion days (May, Sept, Dec 2012) with an average attendance of over 50 people at each event
- Nishkam annual charity bike ride (Sept) - 50 participants
- Football Development Week (Aug 2012) - 20 participants, staff training / personal and professional developments
- Ladies massage team all gained a qualification in Eastern Bamboo massage
- 1 staff member became a qualified Level 3 Personal Trainer
- 2 volunteer gym instructors have gained invaluable work experience
- 2 new volunteer FA Qualified football coaches have joined the Nishkam Soccer School

The Centre continued to provide the following services to members and non-members:

- Massage therapies
- Nutrition clinic
- Treatment clinic
- Exercise classes
- Personal training (gym)

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

The Wellbeing Centre developed the following new services for young people:

- Cricket training
- Personal training (gym)
- Basketball
- Healthy hearts workshops

We were successful in securing partnerships with the following organisations:

- Healthy Hearts (Heart Research UK) - children's healthy eating programme
- Nishkam Pharmacy - Gym Referral Scheme

The Wellbeing Centre is currently applying to several funders to fund activities ranging from promoting healthy lifestyles to obtaining sports equipment. Increasing financial and economic pressures on the general public had had a detrimental impact on the leisure industry, but the Wellbeing Centre endeavours to provide added value from the resources available to it and build on its committed staff and volunteers by developing opportunities for personal and professional development and delivering a service second to none.

d) Welfare Services: New services developed to address social issues

The Nishkam Centre has responded to the adverse effects of the austerity measures, as unemployment has risen and a more robust approach by the Government to Welfare benefits leading to a greater demand for Holistic support services to members of the community. The Nishkam team has developed a range of services under the umbrella of Welfare Services which offer invaluable support to those at a time of greatest need.

1. Nishkam Information, Advice & Guidance (IAG) Services which offers free, impartial and confidential advice and advocacy on debt, housing and welfare benefits.

2. Chaplaincy Service - Sikh Rogi Aasra - Chaplaincy services to those at a time of need for helping individuals and families through spirituality, practical support mechanisms or just a listening ear. This services is available to all in the community irrespective of faith or non faith.

3. Nishkam Homeless Support Project - with warnings of a bitter winter ahead, the project commenced by providing hot wholesome meals, clothing, blankets and many other essential items to see people through these difficult times.

4. Immigration Advice Clinics - in partnership with UK Border Agency (UKBA)

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

e) Information Advice & Guidance project funded by Lloyds TSB Foundation: 116 people were direct beneficiaries

The Information Advice and Guidance project has been initially funded through a grant from the Lloyds TSB Foundation for a period of 2 years. It is unique in that it covers all 3 strands of our strategic 5 year plan, personal development, community development and sustainable development. Some key statistics were:

For Period 1/4/12-31/3/13

Level 1	51 clients	43.97%	Male	53	45.69%
Level 3	65 clients	56.03%	Female	65	54.31%
		100.00 %			
Total	116 clients		Total	116	100.00%

Type of Enquiry

Welfare Benefits enquiry	72	61.02%
Debt enquiries	23	19.49%
Housing enquiries	18	15.25%
Employment enquiries	3	2.54%
Immigration enquiries	2	1.70%
	118	
Total		100.00%

Ethnic Origin

Bengali	1	0.86%
Pakistani	18	15.52%
Black Caribbean	8	6.90%
Sikh	54	46.55%
Asian Other	1	0.86%
Black African	11	9.48%
White	15	12.93%
Indian	8	6.90%
Total	116	100.00%

Disability Issues: Monies Secured or Rescheduled (12 months)

Male clients	25	62.50%	Welfare Benefits	£44,430
Female clients	15	37.50%	Debts Rescheduled	£161,472
Total	40	100.00%	Housing	£1,250
			Total	£207,152

The majority of enquiries have been Level 1 and Level 3. There have been no Level 2 enquiries. The Level 1 & 3 enquiries have been in connection with welfare benefit appeals, complex debts and housing repossessions.

Furthermore the welfare reforms have started to reflect the type of enquiries that we have encountered. The majority have been about Employment Support Allowance, the bedroom tax and the benefit cap. This is putting real pressure on the most vulnerable families and increasing the likelihood of families losing their home and falling into arrears with their rent and utility bills.

In addition, 81% of the population in the local area is from the BME community where culture, social, gender and language barriers make it difficult for individuals to self-advocate. However through the appointment of a bi-lingual project coordinator and volunteers these difficulties were overcome.

The grant has allowed us to appoint an experienced project coordinator and bid writer. Through this grant we have been able to develop new projects in association with the Big Lottery Fund, Homes and Communities Agency, Community Chest etc.

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

As a direct result of this work our Centre Director has worked with the BVSC Vice-Chair to create a Birmingham-wide crisis support network called Community Support Network. This will look at a whole range of issues that are being experienced and this data will support funding requests. The data is also fed into the Birmingham Social Cohesion Forum and the Equalities Unit at Birmingham City Council.

The challenges for the IAG project in the coming year will be how to address and alleviate the social and economic poverty that many clients will face when the welfare reforms are rolled out nationally in October 2013.

f) Chaplaincy (Sikh Rogi Aasra): attended to the needs of 2,691 patients by 52 volunteers

The project was 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. At the initial stage there was a sharing and learning of concepts and ideologies. NCA soon realised that the provision of spiritual care to diverse community was something that came naturally to faith inspired people and had been provided under various guises for 32 years at GNNSJ Gurudwara - the parent organisation and a Sikh place of worship. This service is inspired and tailored for the western, secular and particular trust protocols by the Nishkam team incorporating nuances from Guru Nanak Nishkam Sewak Jatha and 543 years of the divine teachings provided by the ten Gurus and Guru Granth Sahib - the Sikh's eternal Guru.

NCA's strategy is to exalt volunteers by giving them the encouragement, training and commitment at the 'centre of excellence'. In 2012/13 we have capacity built additional volunteers and partners - the increase in the volunteer base will deliver more people to serve in the community.

Our vision is to engage with other partners, to train healthcare centres, carers, educational trusts and enterprises so they can provide this vital, humble and compassionate service to the wider community, serving humanity through Nishkam - selfless service - addressing Sarbat Dha Bhalla (wellbeing and welfare of all).

One of the key strands of the centre is personnel development of people. The Sikh Rogi Aasra Service assisted faith communities to develop their role in chaplaincy in allowing them to support people in their local community Centres and wards.

We were very fortunate to be awarded funding from Near Neighbours to set up a steering group and train volunteers in 'Chaplaincy from a Faith Perspective' Level 2 and 'General Religious Education' Level 2 to allow them to capture faith values, faith ethos, services delivery with partnering organisations ie hospitals, hospices, police and the universities and most importantly what the community and customers require in a time of need, in a culturally sensitive manner.

Roughly Trust also awarded us funding to provide supportive care to people who have lost their loved ones and need bereavement support.

Some key statistics:

- Number of chaplaincy volunteers trained - 39
- Visits made by chaplains - 538
- Number of people/patients seen - 2691
- Paid hours - 899
- Voluntary hours - 758

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

The Sikh Rogi Aasra Service will continue to thrive on enhancing and instilling the key elements and values to serve the community. Our team was able to participate in the following events:

- Queen's Jubilee Event
- Mental Health Play & Workshop with Birmingham Christian Centre
- Hosted and participated in a Healthcare Conference
- Prayer Service - Peace Garden
- Sponsored and participated in unique Sikh Mental Health Conference
- Story Telling with Central Mosque
- Exploring World Faiths
- Supported and hosted Brahma Kumari Events
- Diwali Celebrations with Hindu Council of Birmingham
- Supported Nishkam Pharmacy launch
- Marked and hosted World Interfaith Week

Summary of partners and volunteers involved in Chaplaincy Projects

Partners / Organisations	Number of Volunteers
GNNSJ (Parent Organisation)	11
Other Gurudwaras	6
Nishkam Centre	20
Birmingham Airport	5
End of Life Care	3
Funeral Directors	1
Healthcare	24
Hospices	2
Near Neighbours Project	13
Sikh Chaplaincy	2
Universities	2
West Midlands Police	3
Total	92

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

The Centre has been working closely with UKBA to host free and impartial Immigration clinics held on a monthly basis. Many people travel substantial distances to attend the clinics as they have trust and reliance upon the Nishkam brand and reputation. Many people would not attend UKBA's main offices through fear of arrest, but are comfortable coming to the Nishkam Centre to access critical advice. The number of voluntary returns continues to grow as the harsh financial and environmental climate many illegal entrants have to endure becomes unbearable. We will look to develop our partnership with UKBA and our service offering in 2013.

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

h) Parenting Project: a parental steering group participated in developing the program and designing the tool kit

The Parenting Project is funded by Near Neighbours which brought together people of different faiths by ensuring that representatives from local faiths are on the steering group. The steering group is in charge of collating ideas, best-practices and information on parenting from their own areas of expertise or from their communities, and then build a 'bank' of ideas which will form the foundation of resources for parents and families.

The Nishkam Centre is the hub for this project. Workshops and meetings take place at the centre on a regular basis ensuring that dialogue between different faiths/communities is able to take place. We will use the Centres IT and audio/visual systems to store data that is being collated and to design the necessary resources.

The research stage of the project took place over 6 months. We then collated feedback with a view to release a second more in-depth version of the resource. During this time the bank of ideas and best practices will keep growing.

The NCA continues to be a pioneer on many fronts including parenting initiatives that allow further educational projects to be facilitated. This will not only provide good parenting models but will pave the way for innovative additions to nursery/childcare provision and education.

STRATEGIC THEME - PERSONAL DEVELOPMENT: FUTURE DEVELOPMENTS

In 2013/14 NCA will focus on achieving the following:

The provision of new courses to enable capacity building of the individual, organisations and community

- Secure British Accreditation Council (BAC) accreditation enabling NCA to increase service provision
- Develop more commercial training and support provision
- Work with partners to increase provision of Diversity, Ethics Training and Development
- Establish NCA as a test centre
- Establish / enhance partnerships with academic institutions
- Support the development of Nishkam 6th Form College
- Support and aid the development of Nishkam High School
- Collaborative work and on-site training with local schools - St John Wall & Grestone School
- Develop more faith and heritage inspired courses - Thanti Saaj, Sikh history, exploring Gurbani
- Explore new funding streams

STRATEGIC THEME - COMMUNITY DEVELOPMENT

Community development is defined as:

'The promotion of social justice, personal and collective accountability and empowerment of individuals so that they proactively help themselves and others to build strong families and sustainable communities'

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

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

ACTIVITIES AND ACHIEVEMENTS

a) Women's Forum: 80 women benefitted

The forum continues to play an active and important role in many projects under the NCA / GNNSJ banner. The NCA is passionate about the contribution of women. Their importance is reflected in the Sikh faith and in the Sikh community historically and today. We developed working relationships with organisations like Brahma Kumaris to drive spirituality and wellbeing and secular achievements.

The Women's forum creates the ideal opportunity for women of all ages to gather, discuss and exchange cultural, spiritual and professional topics. Sessions targeting women covering topics ranging from parenting and family values to healthy eating. These sessions were attended by over 80 women of varying ages.

In 2013/14 we shall conduct more research on needs via workshops, questionnaires and focus groups and establish more services based on identified demand. We shall also identify further funding streams to sustain and grow this important work.

b) Domestic Violence project: helping 20 women

We partnered with Ashram Housing and recently started to deliver domestic violence (DV) clinics. These target women of any age and background, suffering from any issues including DV. The service is in its infancy and by working with Ashram Housing we will support more women next year.

During 2012/13, the profile of women assisted ranged from 20 - 60+ in age, who came from a variety of different cultural and faith backgrounds. The demographics, nationality mix and the uptake of the service demonstrated the magnitude of work done when looking at DV. We will look to work with other established partners in this area to provide a more wrap-around service in the future. The partnership with Ashram Housing has been further strengthened with the Nishkam chaplaincy service which also helps and supports individuals at a time of need.

c) Intra-faith, Interfaith and Community Cohesion: supported 17 organisations

Our 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 other like-minded organisations and partners like Friends of the Earth Birmingham, Museum of World Religions (MWR), BVSC, Community Support Network and the Council of Sikh Gurudwaras in 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:

- Chairmanship of and working with British Sikh Consultative Forum
- Provision and development of Sikh Chaplaincy and Counselling services
- On-going work on Sikh identity and preservation of heritage
- Sangat TV - Sky channel advised and directed during and post launch
- Advice and guidance to other Gurudwaras on progression and expansion
- 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

NISHKAM CIVIC ASSOCIATION
Report of the Trustees
for the year ended 31 March 2013

Interfaith activities continued to play a major part in the work of NCA and we partnered with numerous interfaith organisations;

- Facilitated many interfaith visits to the Gurudwara from local schools, regional, national and international visitors and dignitaries.
- Our Chairman Bhai Sahib Bhai Mohinder Singh received a Papal Knighthood
- Promoted and hosted Brahma Kumari training events
- Members of the West Midlands Faith Forum
- Members of Birmingham Faith Leaders Group and Faith Round Table
- Input and supported the Museum of World Religions
- Supported the Jubilee Debt Campaign's Multi-Faith Project
- Consulted with the Elijah Board of World's Religious Leaders
- Supported and collaborated with Birmingham Citizens
- Supported the Faith Encounter Programme
- Members of FaithAction 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)
- Worked in collaboration with Birmingham Museum & Art Gallery to produce and host the 'Sikh Fortress Turban' exhibition.
- Hosted World Interfaith Harmony Week Event addressing poverty
- Facilitated and hosted the All Party Parliamentary Group (APPG) to Birmingham to meet faith organisation and the work organisations were doing in the city. This was the first time the APPG had met outside London

STRATEGIC THEME - COMMUNITY DEVELOPMENT: FUTURE DEVELOPMENTS

In 2013/14, we intend to focus on the following:

- Development and support of Nishkam Health Centre
- Preparation of community and partners to participate in the Year of Service and Diamond Jubilee
- Development of youth and mentoring services
- CV and economic development workshops
- Community capacity building - neighbourhood forum support
- Further collaboration with RSPCA after initial meeting in Dec 2012

STRATEGIC THEME - SUSTAINABLE DEVELOPMENT

Sustainable Development:

We are inter-dependent with each other as humans and with our shared environment. In today's shrinking world, global events have an impact locally whether it is climate change, economic crisis, poverty, social exclusion or a raft of other pressing issues and challenges. To survive and flourish, we must develop a new consciousness, one which respects diversity and the environment, rediscovers the power of shared human values, and empowers individuals to work together for the common good

Strategic Objective

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

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

ACTIVITIES AND ACHIEVEMENTS

a) Conference & Events: 725 paid and unpaid events benefitted 30,865 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 decline substantially.

Key highlights in Conference & Events include:

- 65 paid events
- 660 in-kind / pro bono events
- Facilitated 30,865 people (internal and external events)
- Hosted the televised Young Millions Programme for Common Purpose
- Hosted reception to honour the achievements of Kanwar Sadhu
- Hosted a management meeting for the Tony Blair Faith Foundation
- Hosted several open days and staff training days for the new Nishkam Primary & High School
- Hosted and launched an exhibition displaying rare artefacts from the Sikh faith (Bhai Bhuta Singh)
- Developed and delivered a range of NLP and Fire Marshall Training events

The Centre continues to provide support and facilities to those projects that share our common values and goals. Once again, 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.

In 2013/14 we shall focus on the following development:

- Expand the development of the social enterprise
- Identify new strategic partners in private, public and third sectors
- Facilitate more policy debate and enable grass roots organisation to have a voice and platform
- Work with faith groups to increase community cohesion
- Work and support other charities during hard economic times
- Develop in-house symposiums to income generate and to share values

b) Nishkam Centre: raised £40,000 for Kenya and collected 400 items of clothing

The Nishkam Centre project 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. We prefer to consider the assistance we provide as a 'hand-up and not a hand-out' and therefore there is an emphasis for the recipients not to become dependent but to seize the opportunity to improve via self-help. We believe we all have the capacity to do great things and sometimes this requires a catalyst and realisation that is achievable.

Key achievements include:

- Continued work with and support for Divine Onkar Mission (DOM) to carry out vital projects in India - education, relieve suffering and provision of basic life needs
- Fundraising for educational project in Kericho, Kenya through Sky Diving raising over £40k
- Gift appeal 2011 which collected over 400 items and distributed to women and children affected by domestic violence and abuse
- Macmillan Coffee Mornings, bringing different members of the community together and raise money for charity

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

NCA continues to support initiatives that focus on Recycling activities to reduce humanity's detrimental impact on planet Earth. This includes supporting local initiatives via Friends of The Earth to challenge more sustainable models; international projects via the parent organisation to support restoration/ environmental projects.

The collection and re-use of clothing to support partners like Divine Onkar Mission to redistribute surplus clothing is proving to be a much needed service. The project has grown rapidly and we have been able to help a vast number of people and involve many volunteers in the process.

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

Our social enterprises have been directly affected by the Coalition Government's deficit reduction plan. As a result we have seen a reduction in clients booking our facilities from the public and third sector. Through the 'incubation concept' and providing values driven services to the communities we serve, NCA has established and secured tenants once again who 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 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 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: 6 enterprises supported

The NCA continues to support, promote and facilitate six enterprises that are aligned to its own mission whilst striving further to promote collaborations and partnerships, which include:

- Development of Nishkam Security Services as a social enterprise to address employment services and community safety issues. The team of volunteers was trained, coached, mentored and capacity built by experts in the security services. Ultimately this has led to the volunteers taking on paid contracts to enable people to secure jobs - all profits are the ploughed back in to projects for the benefit of the community
- Following the successful launch and support of the Nishkam Education Trust with the Primary, Secondary School and 6th Form projects the institution is working on the West London Nishkam School with the team
- Incubation and launch of Nishkam Health Trust 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
- UK Border Agency continues to work and further develop the partnership with NCA to offer free immigration support clinics. We are developing partnerships with other community organisations that offer free and impartial help and support.
- Divine Onkar Mission continues to work with NCA to collect and distribute clothes to the needy across the globe

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

FUTURE DEVELOPMENTS

The NCA is continuing to set itself challenging targets like previous years to ensure it is constantly 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 senior management team will be strengthened to ensure capability and capacity to deliver a challenging Strategic Plan.

The other activities that will be pursued in the coming year include to:

- Roll out and communicate the Strategic Plan for 2012 - 2017
- Develop the humanitarian aid projects - locally and globally
- Fundraising to support the parent organisation
- Strengthen the senior management team
- Establish welfare services with the funding secured from Lloyds TSB Foundation for England and Wales
- Build upon the Sikh Chaplaincy project to ensure the greater involvement of other communities and faiths
- Prepare the organisation for Investing in Volunteers accreditation
- Develop a new strategic partnerships and delivery partnerships - ABA, BRAP & BFRT
- Look at expanding the outreach programmes - specifically looking at a Homeless Project in Birmingham
- 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 of their meetings, actively participating and by providing administration and 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)
- Museum of World Religions (MWR (UK))
- Council for a Parliament of the World's Religions (CPWR), Chicago, USA
- Globalisation for the Common Good
- Jubilee Debt Campaign
- Divine Onkar Mission, UK
- Birmingham Citizens
- National Spirituality and Mental Health Forum
- Governorship roles in local Schools
- Birmingham Voluntary Sector Council (BVSC)
- Council of Sikh Gurudwaras in Birmingham
- Friends of the Earth (Bham)
- Faith in the City
- West Midlands Police Critical Reference Group
- Handsworth Cohesion Policy Network
- Birmingham Faith Round Table Advisory Board
- Faith Action
- Coming of Age Partnership (CoAP)
- Handsworth & Lozells Delivery Partnership
- Handsworth & Lozells Town Planning Partnership
- Handsworth & Lozells Tension Monitoring Group

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

THANKS TO OUR FUNDERS, PARTNERS AND SPONSORS

We take this opportunity to record our sincere gratitude to the following organisations for their continuing support throughout 2011/12 and we look forward to working with them all in the future.

- Guru Nanak Nishkam Sewak Jatha (UK)
- Nishkam Education Trust
- Awards for All
- Big Lottery Fund
- Marg Sat Santokh Manufacturers Limited (MSS)
- Sport England - Inspired Facilities Grant
- Lloyds TSB Foundation for England and Wales
- Birmingham City Council
- HSBC Trust
- Roughly Trust
- Accenture
- Barclays Bank
- Rik Basra Campaign
- Anthony Nolan Trust
- Near Neighbours
- Skills Funding Agency
- Learndirect
- West Midlands Police
- The Albion Foundation
- Sporting Equals
- Aston Villa FC

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.

NISHKAM CIVIC ASSOCIATION

Report of the Trustees for the year ended 31 March 2013

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.

ON BEHALF OF THE BOARD:

.....
Mohinder Singh Ahluwalia - Trustee

Date:

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 2013 on pages twenty two to thirty. 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 nineteen, 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. 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 2013 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 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 2013

		2013 Unrestricted fund £	2012 Total funds £
INCOMING RESOURCES	Notes		
Incoming resources from generated funds			
Voluntary income	2	225,874	108,316
Activities for generating funds	3	145,124	298,771
Investment income	4	<u>16,750</u>	<u>10,700</u>
Total incoming resources		387,748	417,787
RESOURCES EXPENDED			
Costs of generating funds			
Costs of generating voluntary income	5	118,716	150,895
Charitable activities	6		
Support costs		306,074	307,879
Governance costs	8	<u>3,060</u>	<u>2,000</u>
Total resources expended		427,850	460,774
NET INCOMING/(OUTGOING) RESOURCES		(40,102)	(42,987)
RECONCILIATION OF FUNDS			
Total funds brought forward		3,457,406	3,500,393
TOTAL FUNDS CARRIED FORWARD		<u>3,417,304</u>	<u>3,457,406</u>

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

**Balance Sheet
At 31 March 2013**

		2013	2012
		Unrestricted fund	Total funds
		£	£
FIXED ASSETS	Notes		
Tangible assets	12	3,348,485	3,329,285
CURRENT ASSETS			
Debtors	13	66,005	134,605
Cash at bank and in hand		<u>215,864</u>	<u>89,301</u>
		281,869	223,906
CREDITORS			
Amounts falling due within one year	14	<u>(168,362)</u>	<u>(95,785)</u>
NET CURRENT ASSETS		<u>113,507</u>	<u>128,121</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		3,461,992	3,457,406
CREDITORS			
Amounts falling due after more than one year	15	<u>(44,688)</u>	<u>-</u>
NET ASSETS		<u><u>3,417,304</u></u>	<u><u>3,457,406</u></u>
FUNDS	16		
Unrestricted funds		<u>3,417,304</u>	<u>3,457,406</u>
TOTAL FUNDS		<u><u>3,417,304</u></u>	<u><u>3,457,406</u></u>

The notes form part of these financial statements

NISHKAM CIVIC ASSOCIATION

**Balance Sheet - continued
At 31 March 2013**

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 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 2013

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, 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.

Income from Learn Direct UFI is included as an activity for generating funds when the charity earns the right to payment through its performances and the courses have been carried out.

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	- 1% on cost
Plant and machinery etc	- 20% on cost

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2013**

2. VOLUNTARY INCOME

	2013	2012
	£	£
Gym membership and other income	37,007	39,533
Wellbeing grants	-	9,420
Sport England grant	456	-
Sponsorship income	48,809	6,731
Other general donations and miscellaneous grants	<u>139,602</u>	<u>52,632</u>
	<u>225,874</u>	<u>108,316</u>

3. ACTIVITIES FOR GENERATING FUNDS

	2013	2012
	£	£
Seminars and presentations	28,410	85,154
Heritage	3,395	1,489
Learning and development	10,989	8,011
Media and communications	9,000	24,000
Learn Direct UFI	93,330	157,100
Future Jobs Fund	-	23,017
	<u>145,124</u>	<u>298,771</u>

4. INVESTMENT INCOME

	2013	2012
	£	£
Rents received	<u>16,750</u>	<u>10,700</u>

NISHKAM CIVIC ASSOCIATION

**Notes to the Financial Statements - continued
for the year ended 31 March 2013**

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2013	2012
	£	£
Trade creditors	15,691	40,114
Taxation and social security	2,778	3,389
Other creditors	<u>149,893</u>	<u>52,282</u>
	<u>168,362</u>	<u>95,785</u>

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

	2013	2012
	£	£
Other creditors	<u>44,688</u>	<u>-</u>

Included in Other Creditors is a grant received from Sport England for the refurbishment of the Wellbeing Centre. This has been classed as Deferred Income and will be released to the Statement of Financial Activities on the same basis as the depreciation policy of the associated fixed assets.

16. MOVEMENT IN FUNDS

	At 1.4.12	Net movement	At 31.3.13
	£	in funds	£
		£	
Unrestricted funds			
General fund	3,457,406	(40,102)	3,417,304
	<u>3,457,406</u>	<u>(40,102)</u>	<u>3,417,304</u>
TOTAL FUNDS	<u>3,457,406</u>	<u>(40,102)</u>	<u>3,417,304</u>

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

	Incoming	Resources	Movement in
	resources	expended	funds
	£	£	£
Unrestricted funds			
General fund	387,748	(427,850)	(40,102)
	<u>387,748</u>	<u>(427,850)</u>	<u>(40,102)</u>
TOTAL FUNDS	<u>387,748</u>	<u>(427,850)</u>	<u>(40,102)</u>

NISHKAM CIVIC ASSOCIATION

Notes to the Financial Statements - continued for the year ended 31 March 2013

17. RELATED PARTY DISCLOSURES

During the year the charity purchased goods valued at £1,126 (2012 £2,715) from Marg Sat Santokh Manufacturers Limited, a company in which the trustees Mohinder Singh Ahluwalia and Parminder Singh Jhutti were directors. The amount due to Marg Sat Santokh Manufacturers Limited at the year end was £Nil (2012 £2,715).

During the year the charity invoiced data storage charges and room hire of £Nil (2012 ££54,335) to Guru Nanak Nishkam Jatha (Birmingham) UK, an unincorporated charity in which the trustee Mohinder Singh Ahluwalia was a trustee. A donation was received from Guru Nanak Nishkam Jatha (Birmingham) UK of £100,000 (2012 £30,000). The charitable company operates from a site owned by Guru Nanak Nishkam Jatha (Birmingham) UK. Rent paid to Guru Nanak Nishkam Jatha (Birmingham) UK during the year was £Nil (2011 £Nil). The amount due from Guru Nanak Nishkam Jatha (Birmingham) UK at the year end was £20,635 (2012 £84,335).

During the year the charity invoiced room hire of £24,462 (2012 £19,361) to Nishkam School Trust, a charity in which Mohinder Singh Ahluwalia was the patron, Upkar Singh Pardesi was a trustee and governor and Shaminder Singh Rai was a governor. The amount due from Nishkam School Trust at the year end was £10,578 (2012 £11,515).

During the year the charity purchased services of £6,105 (2012 £Nil) from Nishkam Security Limited, a 100% owned subsidiary of Guru Nanak Nishkam Education Trust in which the trustee Mohinder Singh Ahluwalia was a trustee and director. The amount due to Nishkam Security Limited at the year end was £555 (2012 £Nil).

During the year Nishkam Civic Association received a grant from Sandwell Primary Care Trust on behalf of Nishkam Healthcare Trust of £30,000. Owed to Nishkam Healthcare Trust at the year end was £30,000. This grant has now been remitted to Nishkam Healthcare Trust. The trustee Mohinder Singh Ahluwalia has significant influence over Nishkam Healthcare Trust.

18. 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 2013

	2013	2012
	£	£
INCOMING RESOURCES		
Voluntary income		
Gym membership and other income	37,007	39,533
Wellbeing grants	-	9,420
Sport England grant	456	-
Sponsorship income	48,809	6,731
Other general donations and miscellaneous grants	<u>139,602</u>	<u>52,632</u>
	225,874	108,316
Activities for generating funds		
Seminars and presentations	28,410	85,154
Heritage	3,395	1,489
Learning and development	10,989	8,011
Media and communications	9,000	24,000
Learn Direct UFI	93,330	157,100
Future Jobs Fund	<u>-</u>	<u>23,017</u>
	145,124	298,771
Investment income		
Rents received	<u>16,750</u>	<u>10,700</u>
Total incoming resources	387,748	417,787
RESOURCES EXPENDED		
Costs of generating voluntary income		
Conferences and seminars	17,331	28,731
Heritage	-	5,436
Learning and development	12,113	13,487
Media and communication	14,069	26,387
Learn Direct UFI	46,866	65,725
Gym	1,149	11,129
IAG	20,772	-
Community development	1,616	-
Funding support costs	<u>4,800</u>	<u>-</u>
	118,716	150,895

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NISHKAM CIVIC ASSOCIATION

**Detailed Statement of Financial Activities
for the year ended 31 March 2013**

	2013	2012
	£	£
Charitable activities		
Short leasehold depreciation	40,838	40,382
Plant and machinery depreciation	3,809	3,119
Fixtures and fittings depreciation	1,778	-
Motor vehicles depreciation	490	-
	<u>46,915</u>	<u>43,501</u>
Governance costs		
Auditors' remuneration	3,060	2,000
Support costs		
Wages	146,023	152,061
Redundancy costs	2,267	-
Rates, water and service charges	19,458	19,661
Insurance	9,626	10,854
Light and heat	41,794	41,851
Telephone	5,356	4,674
Stationery, printing and postage	9,658	3,170
Advertising	300	150
Sundries	3,810	936
Motor expenses	1,029	-
Premises repairs and renewals	10,595	19,740
Training and welfare	-	565
Travel and subsistence	100	779
Cleaning	1,571	1,186
Office maintenance and repairs	-	876
Subscriptions	3,343	2,241
Equipment expenses	1,341	837
Hire of equipment	1,320	-
Bad debts	1,219	-
Bank charges	74	32
Legal and professional fees	275	4,765
	<u>259,159</u>	<u>264,378</u>
Total resources expended	427,850	460,774
Net expenditure	<u>(40,102)</u>	<u>(42,987)</u>

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