

2015 -
2016



Nishkam Civic Association

Company No
04378505

Annual Report of the Trustees & Financial Statements

REGISTERED
CHARITY
NUMBER:
100307



THURSDAY
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CONTENTS

Page

Chairman's Statement	3
Report of the Trustees	4 - 22
Report of the Independent Auditors	23 - 24
Statement of Financial Activities	25
Balance Sheet	26 - 27
Cash Flow Statement	28 - 29
Notes to the Financial Statements	30 - 40
Detailed Statement of Financial Activities	41 - 42

CHAIRMAN'S STATEMENT

This was another successful year for the Nishkam Civic Association (NCA) with regard to its activities, despite, as in the previous year funding has been harder to obtain and income generation challenging. The income for the year was £487,000 (an increase of 5.6% on the previous year) against outgoings of £496,000 (a decrease of 1.9% on last year). Being innovative and applying good management allowed the organisation to increase our income and manage our costs. NCA is determined not to be deflected from its overall aim of improving the civic strength and well-being of the community. As a civic organisation the NCA vision, "By 2017, to be well-known regionally, nationally and internationally as an exemplar Sikh faith-led institution, sustained by the selfless service of the community. This becomes a powerful force for vocational learning, enterprise, civic engagement, art, culture, heritage and wellbeing' is coming to fruition. The organisation is recognised and seen by many as a real anchor organisation and regarded as an exemplar of what community and civic engagement should look like; in utter humility, we are grateful with what has been achieved over this reporting period and the last 10 years.

The NCA has excelled in its mission of being a Sikh faith-led organisation working for the benefit of all communities. It continues to enrich mundane life through the practice and promotion of the Sikh values of earning an honest living (kirat), sharing (wand shakna) and active volunteering (nishkam Sewa) that are embedded in our spiritual and Dharmic heritage. The NCA's Vision and Mission continue to guide the moral compass and strategic direction of the organisation as it serves a super-diverse city and beyond.

The trustees recognise the hard work and dedication of the staff in managing the services we provide both to individuals and to organisations, and we also know that none of this is achievable without the many hours given by the volunteers to enable us to carry out these services. Volunteers and staff contributed a total of 16,263 hours of volunteer time totalling a conservative £220,000. It is impossible to emphasise enough our gratitude to volunteers who give so much of their time to support the local community. The trustees would also like to thank all the organisations who provided financial or voluntary support; with their help and with good management we have continued to deliver our core requirements, and so we offer sincere thanks to all our staff, volunteers, supporters and friends.

The Nishkam Civic Association, the civic arm of the Nishkam Group of Organisations, continues to learn, adapt and innovate to respond to the challenges of increased demand from communities for a range of services but with diminishing funding from the traditional public sources. This has meant that we have continually sought to do more with less without compromising and undermining the needs of our clients. Our dedicated staff have innovated new services that can be delivered effectively at lower costs whilst achieving real and measurable impact on the lives of customers and clients we serve. The fact that we have not only sustained our services but also grown the number of people benefiting from our interventions is a testimony to the determination of our trustees, staff and volunteers to deliver NCA's mission.



The NCA is supported and funded by the parent organisation, Guru Nanak Nishkam Sewak Jatha (GNNSJ), providing financial resources to subsidise critical services to be provided for communities in most need. 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 members of the Board are deeply grateful for the commitment, dedication and resilience staff and volunteers exhibited during another difficult yet productive year. As always, the volunteering (Nishkam Sewa) aspect of NCA's work is crucial to its very existence. The Strategic Plan 2012 - 2017 has been the guiding force for the majority of work undertaken by the NCA team and it continued to work on it during this 2015-16 reporting period. As we are almost at the end of the current planned cycle to deliver the Strategic Plan from 2012 – 2017 the team are now in the process of working with strategic partners, stakeholders and our teams to develop the next five-year plan.

Bhai Sahib (Dr) Mohinder Singh Ahluwalia OBE KSG
Chair

THE TRUSTEES REPORT

The trustees present their report with the financial statements of the charity for the year ended 31 March 2016. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
04378505 (England and Wales)

Registered Charity number
1100307

Registered Office
6 Soho Road
Handsworth Birmingham West Midlands B21 9BH

Trustees and Directors

Bhai Sahib, Bhai (DR) Mohinder Singh Ahluwalia OBE
KSG, Chairman
Prof Upkar Singh Pardesi OBE, Vice Chairman
Mr Parminder Singh Jhutti
Mr Jarnail Singh Bhinder
Mr Upkar Singh Jheeta
Mrs Gopinder Kaur Sagoo
Mr Shaminder Singh Rai
Mr Sewa Singh Mandla
Mr Gurinder Singh Mandla
Ms Hernam Kaur Najran

Company Secretary
Mrs Herpreet Kaur Kundi

Auditors

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

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 £146,706 towards the Birmingham Community Advice initiative. In addition the Charity secured a £100,000 donation from the supporting charity Guru Nanak Nishkam Jatha (Birmingham) UK. The Charity also received rental income of £23,068 from the Empty Homes Community Grants programme.

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.

The costs defrayed by the Charity in the year in delivering the charitable activities and support costs were £496,324, leaving a surplus of £496,324. Total reserve funds are £3,814,465, which the Trustees consider adequate to support the charity's ongoing objectives.

Going concern

The accounts have been prepared on the basis of being a going concern. The Trustees confirm that they have taken into account all available information about the future for at least 12 months from the date of the accounts were approved and conclude that there is no uncertainty relating to going concern.

Pay policy for senior staff

The directors consider the board of directors, who are the Trust's trustees, and the senior management team comprise the key management personnel of the charity of directing and controlling, running and operating the Trust on a day to day basis. All directors give of their time freely and no director received remuneration in the year.

The pay of senior staff is reviewed annually and normally increased in accordance with average earnings.

Overview & Key Achievements

The NCA, as a charitable and not for profit organisation, is dedicated to improving the lives of Birmingham's super-diverse communities. As reported in previous years, 187 different nationalities have settled in Birmingham and the Nishkam team has worked with as many of them as possible in the various campus activities that have been undertaken. Many describe the NCA as a unique faith-based charity focused on the values and principles of the Sikh faith and key to the regeneration of the Handsworth area of Birmingham. Our involvement in local, national and international social cohesion, volunteering, humanitarian aid, wellbeing and advice, civic renewal is well recognised. The NCA is one of five Centres for Excellence that forms the vision for local regeneration which includes spiritual, economic, education, personal, physical and social.

The NCA was quoted as, 'a beacon of community spirit and empowerment that promotes social justice for the common good. The NCA provides a number of services, with a unique approach of 'Nishkam' - selfless service without any expectations of reward. It is a ground breaking, innovative, one of its kind organisation, which has become a hallmark for community development.'

As an organisation, values play a crucial role in what we do and our five I's guide the development of the organisation and the services we offer:

- Inspiration through spirituality
- Integrity
- Innovative approaches to social change
- Intercultural, interfaith and intra-faith dialogue, understanding and cooperation
- Interdependency and acceptance of all in local and global contexts

Our approach draws on the universal values from our rich heritage, incorporating active learning, selfless volunteering, partnership working, cultural sensitivity, striving for originality and innovation, based on a principle of working from whole to part, ever conscious of the impact of our thinking, attitudes and actions on the 'bigger picture' of the life and environment we share with others

Some key achievements in 2015 – 16

- Over 300 learners benefited from our services, a 50% increase from last year.
- Volunteers and staff contributed a total of 16,263 hours of volunteer time totalling a conservative £220,000.
- Our Health & Wellbeing Services accessed over 15,000 times.
- Nishkam Birmingham Community Advice Project (BCA) (since inception 2013) has:
 - Delivered over £1 million of financial gains for clients
 - Supported 1,461 clients across Birmingham (84% from the BAME Community)
- Nishkam Advice & Advocacy Centre (NAAC) has:
 - Supported 239 clients
 - Renegotiated debts totalling £126,000
 - Secured welfare benefits totalling an impressive £291,000
- Sikh Rogi Aasra (Chaplaincy Services) has supported a total of 6911 people
- Conference & Events team have hosted 2,410 hours of pro bono events valued at £62,000

These achievements demonstrate how NCA provides innovative,

values-based solutions to secular issues, with faith inspired solutions. This can only be achieved by actively engaging with stakeholders and funders to deliver through social action and civic engagement.

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

NCA contribution towards "Giving Hope Changing Lives Initiative"

Commitment No.	Nishkam activity taking place
<p>Commitment One: Support families and children out of poverty</p>	<ul style="list-style-type: none"> • Provided values based education- dispositions workshops • Careers Fair offering youngsters and parents an insight to the various professions and career paths • Women's enterprise programme - supported 5 women into enterprises • Debt, Housing, welfare benefit & employment rights advice and advocacy programme. • Adult training & education – life skills • Weekly 'Places of Welcome' coffee mornings • Achieved status as Friendly place to support individuals with mental health conditions • Community Support Network membership to support smaller organisations and those in need • Nishkam Help Project – Supporting homeless and most deprived through hot meals and essentials • National Spirituality and Mental Health Forum linking spirituality and wellbeing • Zero hunger with Langar – looking at international programs address food poverty
<p>Commitment Two: Embrace super-diversity</p>	<ul style="list-style-type: none"> • Museum of World Religions • Birmingham Faith Round Table • Birmingham Faith Leaders Group • Initiatives to support and celebrate Interfaith Week (UK) and World Interfaith Harmony Day • Intra faith dialogue and community activities • Chairmanship of Council Sikh Gurdwaras Birmingham • West Midlands Faith Forum • Through Nishkam Help project providing food to the diverse homeless communities of Birmingham • Work with people of faith and no-faith to identify solutions to social justice issues
<p>Commitment Three: Protect the most vulnerable</p>	<ul style="list-style-type: none"> • Work with Kericho County Governor (Kenya) • Development of the Charter for Forgiveness and Reconciliation • 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 • Provide over 1 million meals of Langar at the Gurdwara per annum • Chaplaincy and mental health support

NCA contribution towards "Giving Hope Changing Lives Initiative"

Commitment No.	Nishkam activity taking place
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 hardest to engage. • 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 projects and support • Established NCA as a 'Places of Welcome' venue & Friendly places • Soho Road Business Improvement District directorship • Innovative work on Museum of World Religions
Commitment Five: Create a city that values children and young people	<ul style="list-style-type: none"> • Provide values based education / Supplementary schooling • Development of Parenting classes • Volunteering opportunities • Mentoring and support for the youth • Careers advice and guidance • Capacity building and exposure to new opportunities • Health & Wellbeing activities to support children and young people
Commitment Six: Empower people to shape their neighbourhood	<ul style="list-style-type: none"> • Neighbourhood Forum support • School Governors' support and development • Parents forum and coffee morning • Work with Birmingham Citizens • Engagement with Local Police • Promote the benefit of Civic engagement • Worked with SACRE re - 24 Dispositions • Business Improvement District
Commitment Seven: Address safety, isolation and loneliness	<ul style="list-style-type: none"> • Development of the Charter for Forgiveness and Reconciliation • Development and ongoing support of Nishkam Security Services • Chaplaincy support – hospitals, care homes, hospices, educational establishments and drop in clinics • Debt and financial support and advice • Street Patrols Nishkam Security • Established NCA as a 'Places of Welcome' venue & Friendly places • National Spirituality and Mental Health Forum • Work with Age UK Birmingham

4.Strategic Themes - 2015 – 16 Achievements against NCA’s Strategic Plan

The NCA’s current Strategic Plan is aligned to three key strategic themes:

- 4.1 Personal Development
- 4.2 Community Development
- 4.3 Sustainable development

4.1. Personal Development

Personal development is the development of the whole human person - spirit, body and mind - as a lifelong learner through wide-ranging educational programmes and opportunities. Thus enabling individuals to become reflective, self-aware, empowered and responsible to contribute to the building of strong, stable families and healthy, co-existing, peaceful communities. Helping to inspire, educate and empower individuals is the key to achieving a better start in life and creating good human beings. Over 300 learners have benefited from our services, which is a healthy 50% increase from last year.

Education is a key area for the NCA as this is a vital component in empowering people and giving them essential life skills, training, and knowledge. We believe that investing in education is crucial to the overall success of our engagement and empowerment programs. Empowering individuals with good skills and values allows them to maximise their personal impact for themselves. This helps to create strong families leading to strong communities. Our commitment to Learning & Development via lifelong learning, professional development and vocational training has continued this year.

4.1.1 Learning & Development Activities

Life Skills

English My Way & Creative English Programmes use a blended learning

approach focused on supporting adults who have low English language skills, or none at all, to become a part of their local communities and learn to access vital services and support. Over 90 adults took part in these programs and found it easier to include English in their day-to-day lives.

Basic Computer Classes

The Online Basics course is tailored for people with very little or no experience of using a computer. The course helps students to get to grips with the basics they will need to get going online. Once completed students become skilled in the fundamentals of using a computer and all the most popular applications. Over 50 people have gained enough knowledge and skills to be able to use a computer.

Enrichment Activities / Courses

A wide range of classes designed to develop individual’s personal skills and knowledge. These included Sewing Classes, Sitar classes, Punjabi Classes and all allow individuals to learn regardless of previous knowledge.

Professional Courses

a. The Association of Accounting Technicians (AAT) at the NCA provides students with a great learning atmosphere that helps them grow professionally and provides them with the self-confidence and motivation to learn. We are now delivering AAT Levels 2, 3 & 4 and these are proving very successful.

b. Nishkam Innovative and Career Enterprise Accelerator (NICE-A) supports members of the community that require training and coaching to take the next steps to; develop their career through promotion, develop their career through new employment / career change and develop a new enterprise to achieve their goals

and aspirations. Participants have achieved promotion, employment, started new businesses, improved health and confidence.

Volunteering

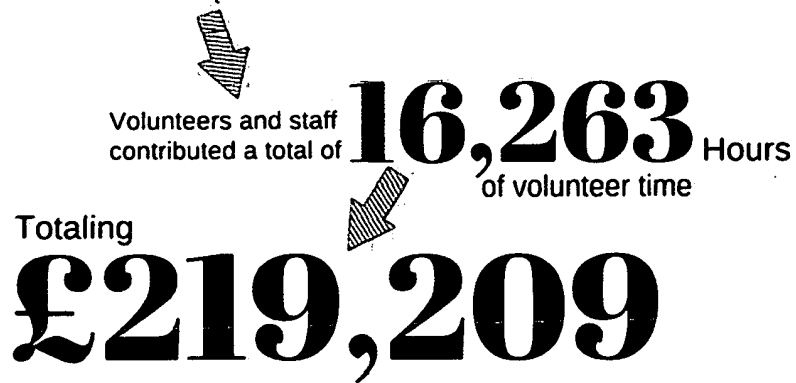
This past year volunteers and staff contributed a total of 16,263 hours of volunteer time totalling a conservative £220,000. The NCA recognises the importance of volunteering. It remains at the forefront with its volunteers in advancing community and economic wellbeing, promoting interfaith, intercultural, inter-community dialogue and championing social justice and inclusion. Volunteers remain the backbone of the organisation and are seen as one of the most essential, unique and invaluable components of the Nishkam service offering. They assist in every department including coordinating projects & events, delivering training & education and offering guidance & support for the local and global community.

During the year the Centre was reassessed for its accreditation to Investors in Volunteering (IIV) Standard and many positives came from the assessor’s visit and report.

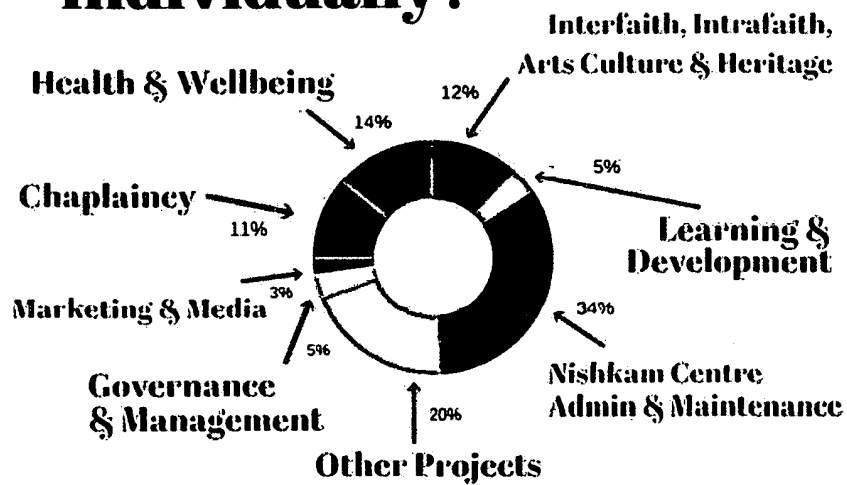
Volunteers come to us because they want the opportunity to give back to the community by sharing skills and helping to empower people. Volunteers appreciated the social aspect of volunteering, being able to meet new and different people, interact with them and answer their queries.

Volunteering

This Past Year



Individually?



4.1.3 Health & Wellbeing

Over
280

Members
Now use the
Wellbeing Centre.

Nishkam Health &
Wellbeing services and
projects attracted many
participants.

Our Wellbeing Services
were accessed over

15,000
times



Seasonal 'highs' and 'lows' are always present for example when University students return home at the end of a semester or during the Winter months. The Soccer school is very popular and is generating about £2,500 - £3,000 a year. We are now offering other activities such as Cricket, Tennis, Table tennis and Badminton for those who do not like football.

The Wellbeing Centre draws its inspiration from both modern science and traditional philosophies, fusing old and new into a unique environment that is reflected the conventional and contemporary methods we apply to supporting our member's health and wellbeing aims.

Services we provide:

- Gym facility – with separate days for women
- Sauna and steam rooms
- Massage therapies
- Healthy eating advice
- Exercise advice and personal training
- Exercise classes such as Yoga and circuit training
- Youth activities such as football, cricket, tennis, table tennis
- Chaplaincy services

Payment schemes help keep subsidised rates for students and in turn for seniors

40%

33%

27%

60%

40%

Who range from ages 16 - 89 years old.

Regular Members

Students

Seniors

Male

Female

We provide a good, safe environment for students and young vulnerable minds. There are many negative aspects to public wellbeing centres and young people can become easily influenced. Senior members of the community are less likely to access mainstream places and this promotes to loneliness and inactivity. The Nishkam Wellbeing Centre specifically focuses on their needs by providing a culturally sensitive space where the older generation would feel comfortable and therefore would engage with people on a more regular basis.

Projects have been funded through successful bids awarded through Sport England, Sportivate, Birmingham City Council, The Lawn Tennis Association and Age UK Awards have ranged between £500 and £2000. The Nishkam Wellbeing Centre helps to reduce social isolation, Diabetes, Cardio vascular disease and Blood pressure through various initiatives:

- 4 Health promotion days
- 2 Healthy heart awareness afternoons (Sandwell NHS cardiac team)
- Nutrition Clinic
- Emergency Life Support training
- Mothers & Daughters sports sessions ('This Girl Can' project)
- Badminton for women only sessions
- Soccer School (youth programme)
- Yoga classes - over 1000 Women participated in regular Yoga Sessions this past year.
- 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)
- First Aid Training

4.2 Community Development

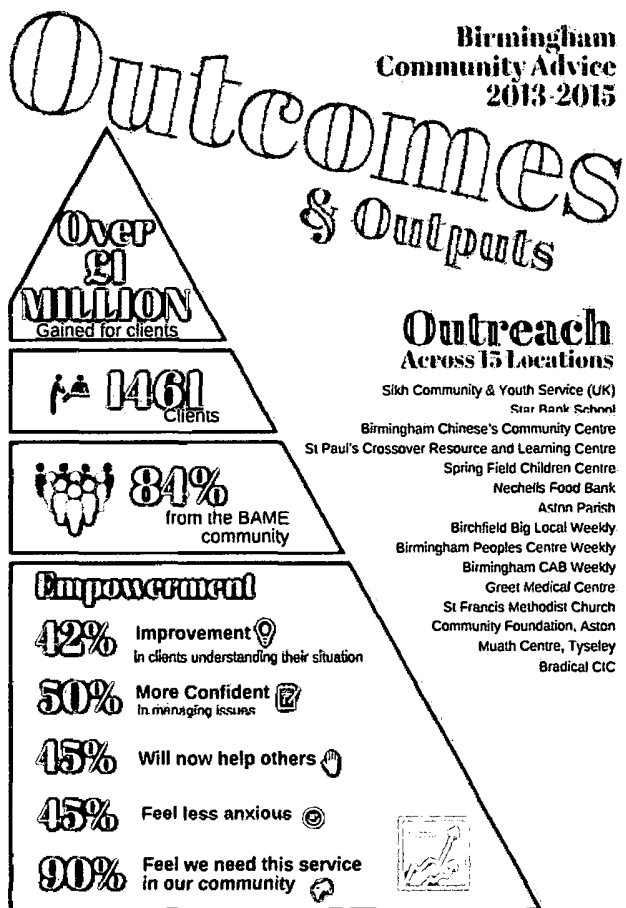
Community development is the promotion of social justice, personal and collective accountability and empowerment of individuals so that they proactively help themselves and others to build strong families and sustainable communities.

4.2.1 Information Advice & Guidance Projects

We currently have two key projects in this area:

- Birmingham Community Advice (BCA)
- Nishkam Advice & Advocacy Centre (NAAC)

These projects provide free, confidential and impartial information, advice and guidance service to all members of the local community. The service offers specialist advice & advocacy to those from BAME groups, areas of high unemployment and those deemed to be disadvantaged. We specialise in the areas of Housing, Debt, Employment and Welfare Benefits



Birmingham Community Advice (BCA) - 2013-15

Big Lottery's Advice Services Transition Fund funded this project for a two-year period. Working with UK Asian Women's Centre and the Sikh Community & Youth Services, the project targeted BAME communities to provide advice and advocacy casework service in relation to Debt, Housing, Employment Law and Welfare Benefits within outreach locations across Birmingham.

The project was based at the Nishkam Centre, employing a dedicated team of five caseworkers, working through 15 trusted outreach partners to form a cohesive delivery network. Outreach locations had a clear understanding of community dynamics and ways to ensure the services were accessible and delivered within a culturally sensitive way to meet the needs of the diverse BAME communities

Nishkam Advice & Advocacy Centre (NAAC) 2013 – 2018

Birmingham Community Advice (BCA) - 2013-15

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Nishkam Advice & Advocacy Centre 2013 - 2018

SUCCESS

By the Numbers

We have a very established drop in service which attracts on average 24 members of the community each month. Of these some become clients, others come in with inquiries or are signposted to other local organisations that may be better placed to help.

Clients feel confident that any advice and guidance offered is confidential and impartial. All of our clients received support in their first language:

- English
- Hindi
- Punjabi
- Urdu

Funded by:



LOTTERY FUNDED

Last year we advised

239
Clients

We managed to renegotiate debts totalling

£125,983.11

We secured welfare benefits totalling to an impressive

£290,541.83

which on average equates to **£1000** per household for the year

71% of clients have shown improved confidence following use of our services

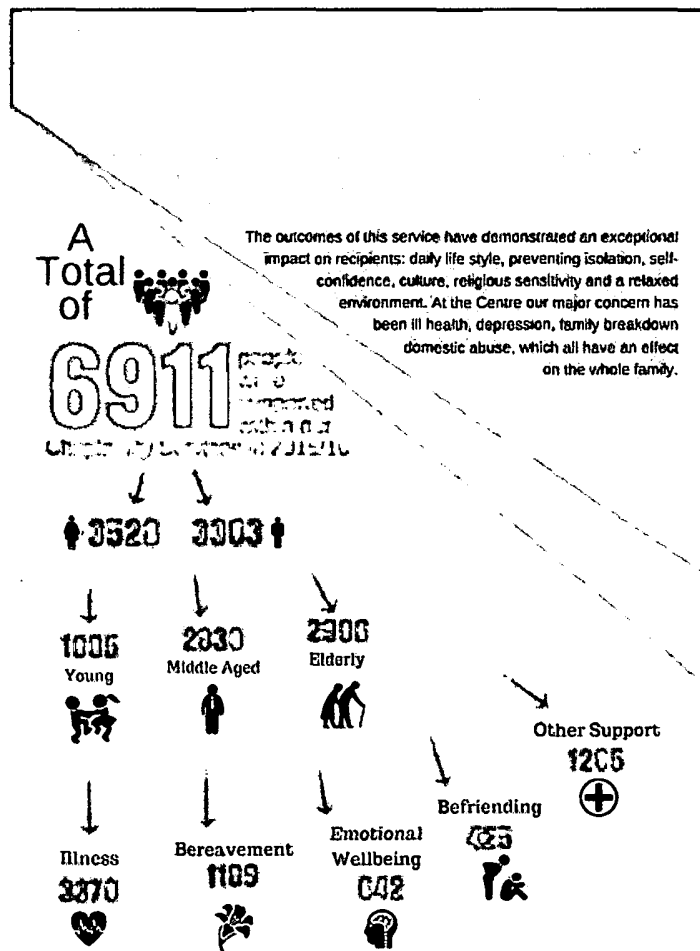
54% feel more empowered to help themselves and others

4.2.2 Sikh Rogi Aasra (Chaplaincy Services)

The definition of 'Sikh Rogi Aasra': A Sikh is a disciple of the True Guru and a carer providing support for all. Rogi is a person who is unwell. Aasra is to provide support and care. A total of 6911 people were supported within our Chaplaincy Services in 2015-16. They received support across many services such as illness, bereavement, emotional wellbeing, befriending and other support. Twenty volunteers were trained in Children's Safeguarding, Befriending Services, Domestic Violence and Improving Mental Health via Friendly Places.

Our focus is always to embrace, help and support people in the community by providing a listening ear, end of life care and support, emotional wellbeing, bereavement care and support and spiritual and religious care. Major concerns have been ill health, depression, family breakdown, domestic abuse and substance abuse, which all have an effect on the whole family and wider community.

The outcomes of this service have demonstrated an exceptional impact on recipient's daily lifestyle, preventing isolation, improving self-confidence whilst maintaining religious and cultural sensitivity and a relaxed environment.



4.2.3 Nishkam Help - Homeless Support Project

Nishkam Help is a volunteer-led initiative to help the homeless people of Birmingham by giving them food & drink, clothes, sleeping bags and other items that have been donated. As we develop the rapport and trust with individuals we realise there are significant and often multiple complex underlying issues, which require a multi-agency approach. This project is about restoring dignity and providing hope through compassion and selfless

service. NCA provides freshly cooked hot vegetarian 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 the week is covered by other faith & community groups.

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 mobilising 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 individuals to break the cycle of despondency and reliance on others.

4.2.4 Arts, Culture & Heritage

The Nishkam Centre has a passion and drive to restore, conserve and preserve our culture and heritage in order to sustain it and pass it on to future generations. The Nishkam Heritage Centre provides an area to display artwork, exhibitions and any other information that involves the NCA or wider community.

Sri Harmandir Sahib Scale Model

The handcrafted model of Sri Harmandir Sahib also known as the "Golden Temple", travelled to and has been displayed in 21 locations over a 19 year period, as part of exhibitions and events. This model is now displayed in the Heritage Centre at the NCA.

Interfaith Harmony Week

The Nishkam Centre was honoured to host a multi-faith event, Prayers in Harmony, to mark Interfaith Week 2015. It served as a show of solidarity with the Paris terrorist events and the other atrocities around the world. This event took place in the Heritage Centre where there was an exhibition displayed explaining 14 of the 24 Spiritual and Moral Dispositions.

Compassion Workshops

The Nishkam Centre collaborated with Nishkam Primary School and SACRE members as part of World Interfaith Harmony Week, 30 Key Stage 1 pupils were guided to explore two of the 24 dispositions: 'Compassion' and 'Being Modest and Listening to Others'. This event marked the start of a broader initiative to develop similar workshops across Birmingham.

Indian Classical Music Heritage

In November 2015 the Nishkam Centre held an evening of Indian classical performances. This event was held to support students, the next generation of artists, and build a platform for their future musical careers. This was the Nishkam Centre's first Sangeet Baitakh. Sangeet is a Sanskrit word for music, and Baitakh is a social gathering, usually with everyone sitting on the floor. This inaugural event was sold out and a series of Baitakhs have been scheduled for 2016.

4.2.5 Women's Specific Programmes

Women and Enterprise

With the success, experience and knowledge gained through previous projects we worked with partners ISE to deliver a programme supporting 5 women into new enterprises.

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.

Yoga for the mature females

800+ attendances per annum an increase of 60%.

Based on a client-centred approach we established specific types and timings for yoga classes to meet the needs of mature females. The classes are subsidised

to remain accessible, and act as a social gathering where students are able to uplift each other.

Domestic Violence - the role of faith communities.

We continue to work closely with Kahrmel Wellness (KW) by engaging and successfully building 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.

4.3 Sustainable development

Our definition of sustainable development is: As humans, we are interdependent beings within a vast and complex shared environment. Nature encompasses diversity: matter, vegetation, animals and humans are all interdependently connected in ways that inspire awe and a sense of the sacred. 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.

4.3.1 Interfaith

"Human peace is dependent upon the compassion and forgiveness we can exercise and the truth, contentment and humility we can practice. To forge and sustain peace, there is need for love and compassion and for inward peace, the essential key to generating external peace in the world around us." Bhai Sahib, Bhai Mohinder Singh, Charter for Forgiveness & Reconciliation

Our Interfaith work involves working closely with all faith groups to support and propagate the unique values and virtues that faith has to offer. This requires all faiths to work together in harmony, recognising differences whilst focusing on the majority which we have in common. We believe that faith has solutions to offer towards the many problems which are faced within society and the world today, caused through an erosion of values and driven by greed and self-centred agendas. The purpose of our interfaith work is to ensure that as different faiths we all work together showing unity and demonstrating the importance of faith in civic life, health & wellbeing, education, initiatives for peace and reconciliation and other exciting new initiatives. Throughout the year we supported and hosted many initiatives and events.

As well as taking on new projects and activities we have managed to sustain and maintain the following interfaith responsibilities:

- Facilitated numerous interfaith visits to the Gurdwara from local schools, regional, national and international visitors and dignitaries

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

Key Interfaith events in 2015-16:

Vitality Vanguard Event

The NHS invited individual organisations and partnerships to apply to become 'vanguard' sites for the new care models programme, one of the first steps towards delivering the Five Year Forward View and supporting improvement and integration of services.

The Nishkam Healthcare Trust - 'End of life care – the Role of Faith and Hope' conference at the Nishkam Centre. The event was in collaboration with Birmingham healthcare commissioners in order to give voice to community needs at the end of life.

Interfaith Week 2015 Initiatives

Nishkam Centre was honoured to organise Prayers in Harmony, a multi-faith event to mark Interfaith Week 2015. It also served as a show of solidarity with the recent Paris events and the many other atrocities around the world

Parliament of the World's Religions

Salt Lake City 2015 - 'Reclaiming the Heart of Humanity'

In October 2015, the Parliament of the World's Religions convened its 6th conference in Salt Lake City, Utah. It focused on 'Reclaiming the Heart of Humanity', working together to create a world of compassion, peace, justice and sustainability.

Approximately 10,000 people representing 50 faiths attended the event, taking part in discussions, focused on ending violence, tackling climate change and addressing income inequality. The Sikh participants in this CPWR had the opportunity to serve Langar to all attendees. Langar is the term used in the Sikh Dharam for the common kitchen/canteen where food is served to all visitors (without distinction of background) for free.

Fresh food was made daily;

- Over 7000 people were served langar over 5 days totalling 35,000 meals
- There were 80 UK volunteers and 200 local and interfaith volunteers
- 3,166 meals were served to the local homeless community
- Nishkam Volunteers donated over £70,000 towards this endeavour

The Nishkam Centre facilitated Nishkam Volunteer planning meetings. Our Centre Director attended the event. The Harmandir Sahib Model, housed at the Nishkam Centre, was disassembled, packed and shipped to be used as a key feature at the event.

The Nishkam Centre hosted a "Parliament Week" event to raise the awareness amongst young children, students and adults from the Sikh community in Birmingham. The aim was to get people to engage with the democratic processes at local, national and European level whilst identifying the barriers holding them back.

The Charter for Forgiveness

The vision of the Charter for Forgiveness and Reconciliation is that the activity of forgiving is vital if healing and reconciliation is to take place, as part of our collective efforts to seek restorative justice and sustainable peace. The Nishkam Civic Association Chairman Bhai Sahib Bhai Mohinder Singh is the co-convenor and co-chair of the Charter for Forgiveness and Reconciliation. The Nishkam Centre continues to facilitate and support the Charter.

The Museum of World Religions (MWR)

Inspired and initiated by the Dharma Master Hsin Tao who founded the first Museum of World Religions located in Taiwan. The focus of the project is to establish a Museum of World Religions in Birmingham. The Museum is intended to be a shared space for dialogue and understanding between people from different faith communities

as well as for people of no religious or faith affiliations. Serving as an educational resource for learners of all ages, and provide an opportunity for individuals to explore the part that religion plays in contemporary life.

The Nishkam Centre has worked very closely with the trustees and working group of the MWR by hosting, facilitating many key meetings and events providing collaboration with key Civic organisations such as; Birmingham City Council and Sandwell Metropolitan Borough Council. The Nishkam Centre led and organised a significant survey of faith communities to research and consult on their views towards the MWR.

Faith Survey

The International Trustees of the Museum of World Religions commissioned NCA to conduct research to understand the dynamics of faith communities, their perspective and understandings of what matters to faith communities. NCA supported this activity by designing, distributing and conducting the management of the Questionnaire. This included analysis and validation of data collected, complying the results and providing reports as required. A follow up conference and academic paper were also produced. There were 276 responses from over 11 various faith groups.

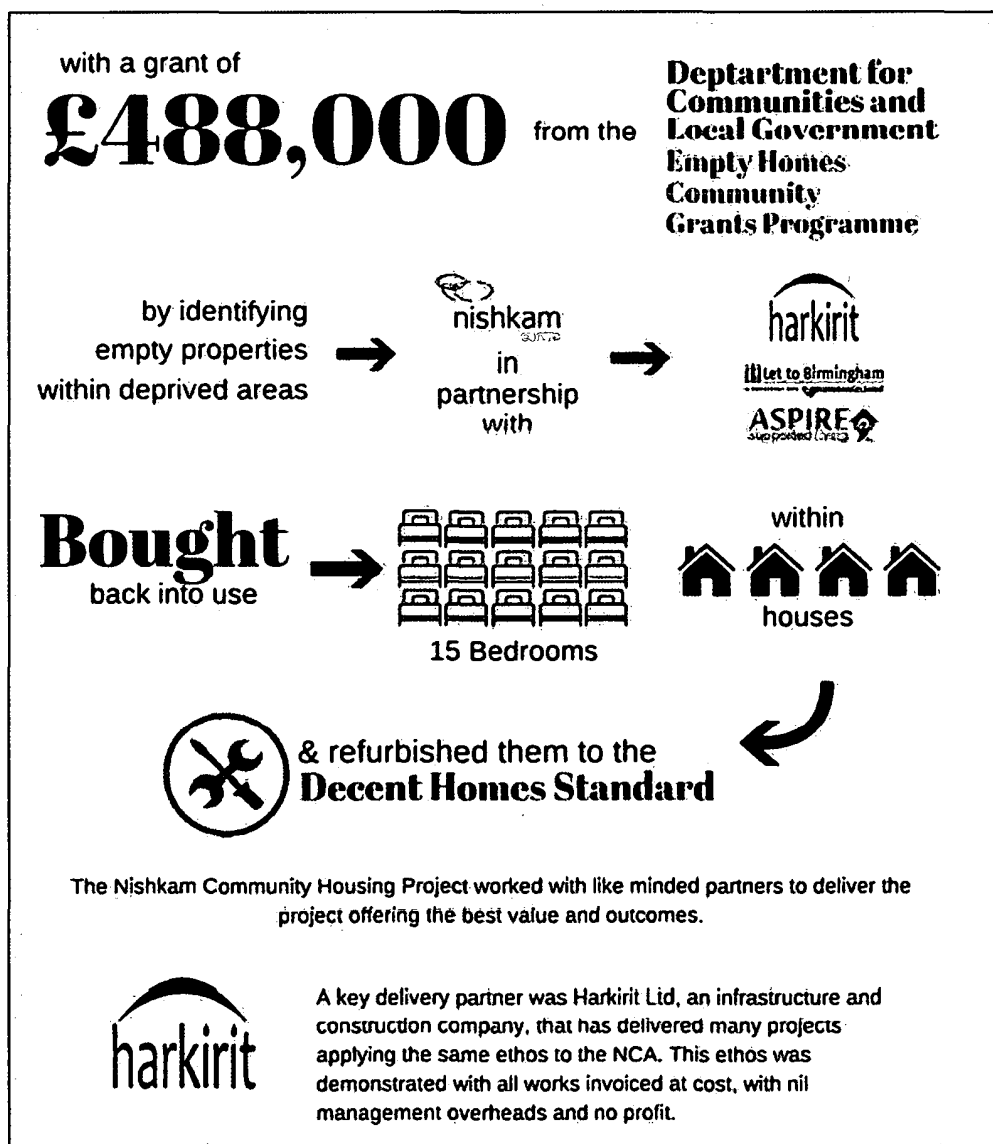
4.3.2 Intra-faith

Our Intra-faith work involves working within the Sikh Dharam with individuals and organisations helping to move forward on issues and concerns that affect us all. This can relate to matters of governance and leadership and other significant matters that require considered responses. The NCA Centre Director was bestowed with the privilege of chairing the Council of Sikh Gurdwaras Birmingham (CSGB), helped prepare for the annual Vaisakhi Mela in April 2016 and continually will develop and strengthen the role of CSGB to meet the growing challenges and needs of the Sikh Community

4.3.3 Nishkam Community Housing Project

We brought back into use 15 bedrooms within four houses and refurbished them to the Decent Homes Standard.

One property has been exclusively used to house women suffering from abuse, giving them an excellent environment to receive support and start the process of re-building their lives. Another property has been used to house a family with at least four members suffering from Tuberculosis. Birmingham City Council had deemed them to have made themselves intentionally homeless having left accommodation in their EU country, and therefore no longer entitled to their accommodation. We were able to support this family by providing them with stable living environment to continue their treatment and recuperation. The focus is now on developing the number of properties using the asset and rental income achieved



4.3.4 Humanitarian Work

4.3.4.1 Divine Onkar Mission (DOM)

Our vision is to extend our hands, hearts and funds to poor and disadvantaged people in India, enabling them break out of the cycle of poverty through the provision of basic human rights. DOM empowers those with no voice in society by giving shelter, food, education and basic health care and a commitment to help them become self-sufficient. Bhai Sahib Mohinder Singh, Chairman of Nishkam Civic Association, is Patron of DOM. The Nishkam Centre continues to collaborate with DOM around humanitarian projects, fundraising and distribution of aid.

The Nishkam Centre collected 18.5 tons of clothing for recycling for humanitarian relief work in India. The 2015 Nepal earthquake which killed over 8,000 people and injured more than 21,000. The Nishkam Civic Association worked in partnership with Divine Onkar Mission to provide aid and relief following the Earthquake. DOM worked on the ground in Nepal to ensure aid and relief was directed to the neediest.

4.3.4.2 Nishkam Projects in Kericho, Kenya

The Nishkam Group of Organisations has pledged allegiance to Kericho and its continuous development.


The founding Saint of the Nishkam Group, Sant Baba Puran Singh, emigrated to Kenya in 1916 and set up Kericho Wagon Works in 1925 in the small town of Kericho Kenya. His devotion to the community led to the Saint Puran Singh Square being named in his honour. The Nishkam Group of Organisations continues to work together to build on this rich legacy for future generations.


NCA has been pivotal in liaising with the Governor of Kericho County, Prof Paul Kiprono Chepkwony and his team to visit the Nishkam Group of Organisations in Birmingham UK. The NCA has been the facilitator and host of visits by the Governor and his team developing initiatives, exchanging knowledge, and creating a greater vision for Kericho through partnership working. Due to partnership working and the excellent track record of delivery the Governor of Kericho has pledged to match pound for pound money raised and invested in Kericho.


During a landmark trip to the UK to strengthen trade and investment links with the Kenyan diaspora and in particular with Guru Nanak Nishkam Sewak Jatha (GNNSJ) and the Nishkam Campus, His Excellency Isaac Ruto, the Governor of the County Government of Bomet, Kenya came to the Gurdwara. He had one prayer – to improve the lives of those in his county with assistance from the Nishkam Campus.


Over the last 30 years, The Nishkam Group of Organisations has been working on 9 areas of improvements through:

Religious
(Dharmic Practice)  Prayers in Kericho for almost **100** years

Physical Environment  Redeveloped numerous acres of land in Kericho, and working with local organisations to redevelop further spaces within the county.

Values-led Education  GNNSJ created a technical institute (NSPSI) to teach skills and character building through values-led education. Work has begun with other organisations to provide similar support and education.

Financial Outlay  over **£4 million** has been invested in Kericho over the last 30 years

Healthcare  Annual medical camps at NSPSI to provide free health care for residents from across the county. All basic medical check-ups are carried out and medication is provided.

5. Conference & Events

Since 2011 our target audience for paid use of the centre has significantly diminished due to budget constraints, in particular public and third sector organisations with many having closed or continue to work with diminished or no budgets. Despite these very difficult trading conditions we achieved sales turnover of £27,000 and hosted 2,410 hours of pro bono events valued at £62,000. Incubation space and facilitation of new and developing initiatives such as the Museum of World Religions (UK) Charter for Forgiveness, without this support it would have been very difficult to progress these initiatives.

Support for external organisations through hosting of their events at subsidised and on a pro bono basis, ensuring that key organisations and projects that benefit the community continue to flourish, over 1,000 meetings & conferences were held for local and national organisations.

The Nishkam Centre hosted events for paying clients such as:

- OFSTED Planning
- Bringing together local organisation's
- End of Life Conference
- New Schools Network
- Age UK - Healthy Eating
- Modality Corporate Meeting
- Refugee Action Drop-In
- Litter Pick
- Focus Group Loughborough University
- Power & Water Company Workshop
- Nuffield Trust Training
- Nishkam Nursery Parents Meeting

- Regional Schools Commissioner Network
- Syrian Resettlement - Regional meeting with the Home Office
- National Union of Teachers meeting
- Innovation & Creativity Workshop
- WBCCG Patient and Partnership Advisory Group
- Coffee Morning with Soho Residents
- Environment Agency Joint CW & CL Team Meeting
- Birmingham Better Care meeting
- Faith Action - Friendly Places Training

Difficult trading conditions drive us to innovate and explore new ways to contribute towards the sustainability of the NCA through increased sales revenue. To this end, we will review and implement a proactive and focused marketing strategy to identify and extend our reach to attract new clients groups that have not been adversely affected by austerity measures. We will develop a range of affordable symposiums and workshops based on key issues in the community to improve our sustainability. This will also have the impact of developing values based solutions away from mainstream solutions which no longer seem to be effective. Whilst we acknowledge the difficult trading conditions, we must recognise new opportunities that become available and ensure we are best placed within the market place to capture and benefit from those opportunities.

6. Civic Engagement

As the world becomes very small through technology and ease of

travel, bringing great advances and equally many challenging problems, we realise our neighbours' problems today will become the problems we inherit tomorrow. As a faith inspired organisation we believe the way forward is through selfless visionary leadership, collaboration and a values based approach when looking for long-term solutions. The need for working in partnership and collaboration has never been more important. Many third sector organisations struggle to keep their doors open, and with many closing their doors permanently. 2015-16 has seen the third sector shrink significantly as the funding regime becomes ever more difficult and opportunities for funding reducing.

Birmingham City Council has had to undertake major changes under immense pressure to cut budgets. This has led to restructuring leading to fewer staff and reduced capacity, to deliver all but mandatory services. The impact of the third sector and public sector means that individuals reliant on the support services, including the most vulnerable in society, are exposed as the safety net disappears and are left to fend for themselves. Services that individuals have relied upon are disappearing fast and unlikely to be replaced. NCA believes that working in partnership with strategic and delivery organisations is imperative if we are to support the most vulnerable in society. The Sikh motto of "Sarbat Da Bhalla" (welfare and wellbeing of all) offers an inspiring starting point to understand we are each responsible as individuals and organisations for the other.

Sustainability can only be achieved as an organisation and sector by working together to explore innovative, values based solutions to aged old problems which tend to come and go on a regular basis. Encouraging greater civic and political engagement remains a key goal for the NCA, using this as a conduit to influence positive change locally and nationally

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

- British Sikh Consultative Forum (BSCF)
- Religions for Peace (RfP)
- Elijah Board of World's Religious Leaders (EBRL)
- European Council of Religious Leaders (ECRL)
- Religions for Peace (UK)
- United Religions Initiative (UK)
- Nishkam Health Trust
- Museum of World's Religions (MWR (UK))
- Council for a Parliament of the World's Religions (CPWR), Chicago, USA
- Globalisation for the Common Good
- Jubilee Debt Campaign
- Divine Onkar Mission, UK
- Nishkam Schools Trust
- National Spirituality and Mental Health Forum
- Governorship roles in local Schools
- Birmingham Voluntary Sector Council (BVSC)
- Council of Sikh Gurdwaras in Birmingham
- Friends of the Earth (B'ham)

- Faith in the City
- West Midlands Police Critical Reference Group
- Handsworth Cohesion Policy Network
- Birmingham Faith Round Table Advisory Board
- Faith Action
- Community Support Network
- Handsworth & Lozells Delivery Partnership
- Handsworth & Lozells Town Planning Partnership
- Handsworth & Lozells Tension Monitoring Group
- Soho Road Business Improvement District Shadow Board
- Rotary International
- Lunar society

7. Communications and engagement

The Nishkam Media Centre acts as a central point of engagement for Nishkam Campus initiatives, sharing key messages, milestones and achievements through regular press releases and social media platforms.

Website

We would like to increase the footfall on our website through Search Engine Optimisation (SEO), and make it more users friendly. We are considering using a blog to increase dialogue between NCA and stakeholders.

Social Media

Facebook - 40% increase of page likes in 2015

We have increased the number of posts, shares and general activity on Facebook in order to widen our networks and promote our services.

Twitter - we have focused on our

civic engagement with partners, sponsors and funders by sharing events, activities and meetings through twitter. Statistics for both Twitter and Facebook have steadily increased over the past year. Going forward, we plan increase the number of social media avenues in order to widen our reach.

Offline

Diversity is our strength, we harness this by engaging with the community to understand and fulfil their needs by providing culturally sensitive services. We actively encourage and recruit volunteers from diverse backgrounds to support us to overcome barriers such as language and cultural nuances.

The NCA makes every effort to communicate with members of the community regardless of their background. We have made our leaflets bilingual, making it easier for a wider range of people to understand what services we offer.

Open Days

The Nishkam Centre has held two open days in September 2015 and February 2016 to promote our services. Members of the community were able to come and speak to tutors, teachers, and department leaders directly. We used the opportunity to consult and learn what clients wanted and support required this was used to inform future projects and service delivery.

8. Future Development

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 2016-17:

- Develop the strategic plan from 2017 – 2022, aligning with local and global priorities through The United Nations- Social Development Goals 2015 - 2030
- Develop and initiate humanitarian aid projects - locally and globally to support educational, health and wellbeing initiatives
- Develop and implement a donations strategy
- Increase fundraising initiatives to support the parent organisation and other partners
- Strengthen the NCA team and 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 / faiths and promote the availability of the service in mainstream setting such as hospitals
- Continue to develop strategic partnerships and delivery partnerships to enable more leverage from key stakeholders across the city and beyond.
- Increase the Nishkam Help Homeless Project activities, service and look at collaboration opportunities in

Birmingham and beyond for the next stage of development of the project

- Empty Homes project will consider how this initial holding of four properties can act as catalyst and asset to develop a wider affordable housing project.
- Develop services to meet social and housing needs of the local elderly population
- Grow and develop the provision of professional & Personal development activities
- Develop Arts Culture & Heritage strategy to meet the needs of the NCA , Nishkam Education Trust & Nishkam Gurmat School

9. Funders, Sponsors & Partners

The NCA team would like to take this opportunity to record our sincere gratitude to the following organisations for their continuing support throughout 2015/16 and we look forward to working with them in the future:

- Guru Nanak Nishkam Sewak Jatha, Birmingham
- Guru Nanak Nishkam Sewak Jatha, London
- Guru Nanak Nishkam Sewak Jatha, Leeds
- Guru Nanak Nishkam Sewak Jatha, Kenya
- Governor of Kericho
- Nishkam Education Trust
- Nishkam Healthcare Trust
- Marg Sat Santokh Manufacturers Limited (MSS)
- Association of Accounting Technicians (AAT)
- eConker.com
- Harkirat Ltd
- HK Lawyers
- Taxlite

- Big Lottery Fund
- Reaching Communities & Advice Services Transition Fund
- Tinder Foundation
- Department of Communities and Local Government
- Birmingham City Council
- Sandwell MBC
- Birmingham Faith Leaders Group
- Museum of World's Religions
- Charter for Forgiveness and Reconciliation
- Religions for Peace
- Sport England - Inspired Facilities Grant
- Aston Villa FC/Premier league
- The Albion Foundation
- Council of Sikh Gurdwaras Birmingham
- Sikh Welfare Awareness Team (SWAT)
- Near Neighbours
- FaithAction
- Sporting Equals
- St Paul Crossover
- UK Asian Women's Centre
- Sikh Youth Community Service

STATEMENT OF TRUSTEES RESPONSIBILITIES

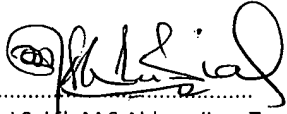
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed 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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity 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 charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on5.12.2016..... and signed on its behalf by:


.....
Bhai Sahib M S 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 2016 on pages five to twenty. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

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 two, 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 2016 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, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements.

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

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

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

Date: 25.12.2016

Nishkam Civic Association

Statement of Financial Activities
for the year ended 31 March 2016

		Unrestricted fund	Restricted fund	2016 Total funds	2015 Total funds
	Not es	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	104,616	-	104,616	128,283
Charitable activities	5				
Charitable Activities		254,230	481,516	735,746	231,568
Other trading activities	3	91,228	-	91,228	86,201
Investment income	4	37,408	-	37,408	15,200
Total		487,482	481,516	968,998	461,252
EXPENDITURE ON					
Raising funds	6	190,044	-	190,044	220,498
Charitable activities	7				
Support costs		233,202	-	233,202	211,968
Premises costs		73,078	-	73,078	73,576
Total		496,324	-	496,324	506,042
NET INCOME/(EXPENDITURE)		(8,842)	481,516	472,674	(44,790)
RECONCILIATION OF FUNDS					
Total funds brought forward		3,341,791	-	3,341,791	3,386,581
TOTAL FUNDS CARRIED FORWARD		<u>3,332,949</u>	<u>481,516</u>	<u>3,814,465</u>	<u>3,341,791</u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

Nishkam Civic Association

Balance Sheet
At 31 March 2016

	Not es	Unrestricted fund £	Restricted fund £	2016 Total funds £	2015 Total funds £
FIXED ASSETS					
Tangible assets	14	3,180,635	-	3,180,635	3,229,333
Investments					
Investments	15	1	-	1	1
Social investments	16	-	491,352	491,352	490,117
		<u>3,180,636</u>	<u>491,352</u>	<u>3,671,988</u>	<u>3,719,451</u>
CURRENT ASSETS					
Debtors: amounts falling due within one year	17	47,109	-	47,109	31,342
Cash at bank and in hand		<u>144,552</u>	-	<u>144,552</u>	<u>244,832</u>
		<u>191,661</u>	-	<u>191,661</u>	<u>276,174</u>
CREDITORS					
Amounts falling due within one year	18	(39,348)	(9,836)	(49,184)	(150,088)
		<u>152,313</u>	<u>(9,836)</u>	<u>142,477</u>	<u>126,086</u>
NET CURRENT ASSETS/(LIABILITIES)					
		<u>3,332,949</u>	<u>481,516</u>	<u>3,814,465</u>	<u>3,845,537</u>
CREDITORS					
Amounts falling due after more than one year	19	-	-	-	(503,746)
		<u>3,332,949</u>	<u>481,516</u>	<u>3,814,465</u>	<u>3,341,791</u>
NET ASSETS					
FUNDS	20				
Unrestricted funds:					
General fund				3,332,949	3,341,791
Restricted funds:					
Restricted Fund				<u>481,516</u>	-
TOTAL FUNDS				<u>3,814,465</u>	<u>3,341,791</u>

The notes form part of these financial statements

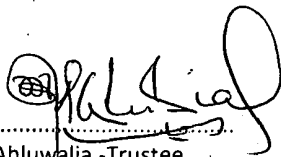
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Nishkam Civic Association

Balance Sheet
At 31 March 2016

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.

The financial statements were approved by the Board of Trustees on5.12.2016..... and were signed on its behalf by: .


.....
M S Ahluwalia -Trustee


.....
Upkar Singh Pardesi -Trustee

The notes form part of these financial statements

Nishkam Civic Association

Cash Flow Statement
for the year ended 31 March 2016

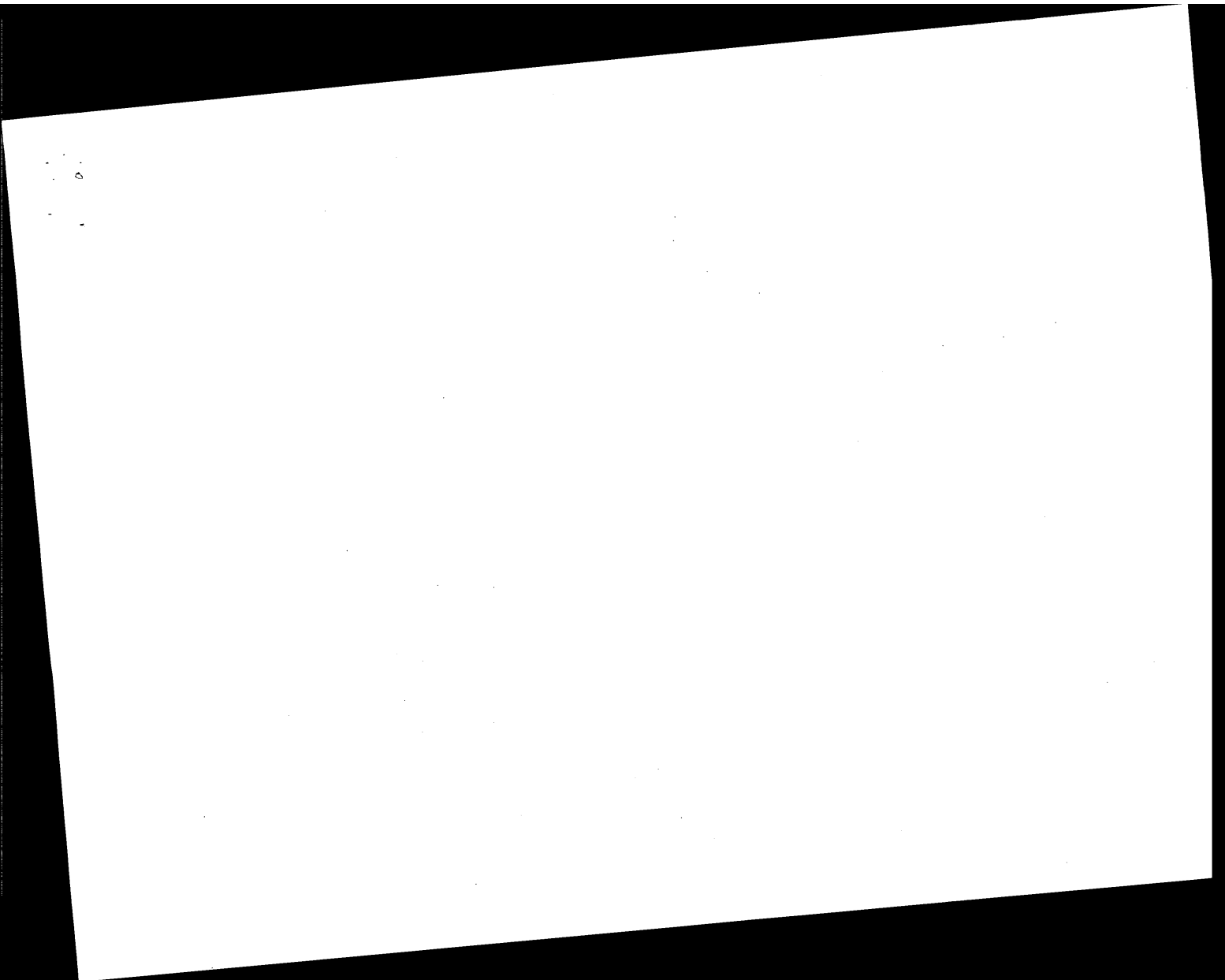
	Notes	2016 £	2015 £
Cash flows from operating activities:			
Cash generated from operations	1	<u>(94,227)</u>	<u>468,445</u>
Net cash provided by (used in) operating activities		<u>(94,227)</u>	<u>468,445</u>
Cash flows from investing activities:			
Purchase of tangible fixed assets		<u>(4,818)</u>	<u>(4,864)</u>
Purchase of social investments		<u>(1,235)</u>	<u>(429,935)</u>
Net cash provided by (used in) investing activities		<u>(6,053)</u>	<u>(434,799)</u>
Change in cash and cash equivalents in the reporting period			
		<u>(100,280)</u>	<u>33,646</u>
Cash and cash equivalents at the beginning of the reporting period		<u>244,832</u>	<u>211,186</u>
Cash and cash equivalents at the end of the reporting period		<u>144,552</u>	<u>244,832</u>

The notes form part of these financial statements

Nishkam Civic Association

Notes to the Cash Flow Statement
for the year ended 31 March 2016

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES	2016	2015
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	472,674	(44,790)
Adjustments for:		
Depreciation charges	53,516	54,413
(Increase)/decrease in debtors	(15,767)	9,838
(Decrease)/increase in creditors	(604,650)	448,984
Net cash provided by (used in) operating activities	<u>(94,227)</u>	<u>468,445</u>



1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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.

Allocation and apportionment of costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include cost related to statutory audit and legal fees.

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.

1. ACCOUNTING POLICIES - continued

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.

Going Concern

The accounts have been prepared on the basis of being a going concern as outlined in the Trustees' report.

Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS102 and the Charities SORP (FRS 102) a restatement of comparative items was needed. No reinstatement was required. In accordance with the requirements of FRS102 a reconciliation of opening balances and net income/(expenditure) for the year is required with the net income/(expenditure) under previous GAAP adjusted for the presentation of investment gains/(losses) as a component of reported income.

Debtors

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

Creditors

Short term creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised costs using the effective interest method.

Impairment of assets

At each reporting date fixed assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in profit and loss account.

Donated Services

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met and the receipt of economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102), the general volunteer time of Volunteers is not recognised and refer to the trustee's annual report for more information about their contribution.

Pension Costs

The Charity operates a defined contribution pension scheme, managed by Royal Scottish Life. The charity is restricted to the contribution disclosed in note 11. Contributions payable to the Charity's pension scheme are charged to the unrestricted funds and are included in the Statement of Financial Activities in the period to which they relate. At the end of the period the Charity owed £820 (2015 - £908) to the pension provider.

Nishkam Civic Association

Notes to the Financial Statements - continued
for the year ended 31 March 2016

2. DONATIONS AND LEGACIES

	2016	2015
	£	£
Sponsorship income	3,803	27,569
Donations	<u>100,813</u>	<u>100,714</u>
	<u>104,616</u>	<u>128,283</u>

3. OTHER TRADING ACTIVITIES

	2016	2015
	£	£
Sustainable Development	3,550	-
Seminars and presentations	52,851	43,617
Heritage	-	7,824
Learning and development	32,577	25,760
Media and communications	<u>2,250</u>	<u>9,000</u>
	<u>91,228</u>	<u>86,201</u>

4. INVESTMENT INCOME

	2016	2015
	£	£
Rents received	<u>37,408</u>	<u>15,200</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	2016	2015
	£	£
Gym Membership & activities	29,802	33,061
Other income	1,280	12,092
Grants	<u>704,664</u>	<u>186,415</u>
	<u>735,746</u>	<u>231,568</u>

Nishkam Civic Association

Notes to the Financial Statements - continued
for the year ended 31 March 2016

5. INCOME FROM CHARITABLE ACTIVITIES - continued

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

	2016	2015
	£	£
RBS Group	7,463	7,770
BCC	-	1,000
Sport England	34,823	4,560
Empty Homes Community Grant	484,392	6,959
IAG	168,610	164,126
Lifeline Community Grant	-	2,000
Other grants	<u>9,376</u>	<u>-</u>
	<u>704,664</u>	<u>186,415</u>

6. RAISING FUNDS

Other trading activities

	2016	2015
	£	£
Conferences and seminars	30,369	14,372
Learning and development	19,197	7,467
Media and communication	10,055	10,558
Learn Direct UFI	300	468
Gym	1,684	2,783
IAG	118,079	158,821
Heritage & Arts	429	8,351
Sustainable Development	<u>6,626</u>	<u>10,719</u>
	<u>186,739</u>	<u>213,539</u>

Investment management costs

	2016	2015
	£	£
Investment management costs	<u>3,305</u>	<u>6,959</u>

Aggregate amounts	190,044	220,498
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Nishkam Civic Association

Notes to the Financial Statements - continued
for the year ended 31 March 2016

7. CHARITABLE ACTIVITIES COSTS

	Support costs (See note 9)	Totals
	£	£
Support costs	233,202	233,202
Premises costs	<u>73,078</u>	<u>73,078</u>
	<u>306,280</u>	<u>306,280</u>

8. GRANTS PAYABLE

	2016	2015
	£	£
Support costs	<u>-</u>	<u>1,001</u>

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

	2016	2015
	£	£
Phoenix News	<u>-</u>	<u>1,001</u>

9. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Support costs	227,562	5,640	233,202
Premises costs	<u>73,078</u>	<u>-</u>	<u>73,078</u>
	<u>300,640</u>	<u>5,640</u>	<u>306,280</u>

10. NET INCOME/(EXPENDITURE)

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

	2016	2015
	£	£
Auditors' remuneration	5,640	3,600
Depreciation - owned assets	<u>53,516</u>	<u>54,411</u>

Nishkam Civic Association

Notes to the Financial Statements - continued
for the year ended 31 March 2016

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2016 nor for the year ended 31 March 2015.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2016 nor for the year ended 31 March 2015.

12. STAFF COSTS

	2016	2015
	£	£
Salaries and wages	120,298	106,236
Social Security costs	7,659	6,399
Pension costs	5,620	2,804
	<u>133,577</u>	<u>115,439</u>

The average number of employee during the year was:

2016	2015
15	15

All employee time involves providing either support to the governance of the charity or support services to charitable activities.

The trust considers its key management personnel comprise of the trustees and the Centre Director. The total employment benefits including employer pension contributions of the key personnel were £42,824 (2015 - £37,080). No employees had employee benefits in excess of £60,000.

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	128,283	-	128,283
Charitable activities			
Charitable Activities	224,609	6,959	231,568
Other trading activities	86,201	-	86,201
Investment income	15,200	-	15,200
	<u>454,293</u>	<u>6,959</u>	<u>461,252</u>
Total	454,293	6,959	461,252

Nishkam Civic Association

Notes to the Financial Statements - continued
for the year ended 31 March 2016

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
EXPENDITURE ON			
Raising funds	213,539	6,959	220,498
Charitable activities			
Support costs	211,968	-	211,968
Premises costs	<u>73,576</u>	<u>-</u>	<u>73,576</u>
Total	<u>499,083</u>	<u>6,959</u>	<u>506,042</u>
NET INCOME/(EXPENDITURE)	(44,790)	-	(44,790)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>3,386,581</u>	<u>-</u>	<u>3,386,581</u>
TOTAL FUNDS CARRIED FORWARD	<u>3,341,791</u>	<u>-</u>	<u>3,341,791</u>

14. TANGIBLE FIXED ASSETS

	Land and buildings £	Plant and machinery etc £	Totals £
COST			
At 1 April 2015	3,998,169	107,443	4,105,612
Additions	<u>-</u>	<u>4,818</u>	<u>4,818</u>
At 31 March 2016	<u>3,998,169</u>	<u>112,261</u>	<u>4,110,430</u>
DEPRECIATION			
At 1 April 2015	838,018	38,261	876,279
Charge for year	<u>39,982</u>	<u>13,534</u>	<u>53,516</u>
At 31 March 2016	<u>878,000</u>	<u>51,795</u>	<u>929,795</u>
NET BOOK VALUE			
At 31 March 2016	<u>3,120,169</u>	<u>60,466</u>	<u>3,180,635</u>
At 31 March 2015	<u>3,160,151</u>	<u>69,182</u>	<u>3,229,333</u>

Nishkam Civic Association

Notes to the Financial Statements - continued
for the year ended 31 March 2016

15. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2015 and 31 March 2016	<u>1</u>
NET BOOK VALUE	
At 31 March 2016	<u><u>1</u></u>
At 31 March 2015	<u><u>1</u></u>

There were no investment assets outside the UK.

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

Nishkam Security Limited

Nature of business: Providers of site security

	%	2016	2015
Class of share:	holding	£	£
Ordinary	25	10,465	10,122
Aggregate capital and reserves		<u>343</u>	<u>1,642</u>
Profit for the year			

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.

Nishkam Civic Association

Notes to the Financial Statements - continued
for the year ended 31 March 2016

16. SOCIAL INVESTMENTS

	Programme related investments £	Totals £
MARKET VALUE		
At 1 April 2015	490,117	490,117
Additions	<u>1,235</u>	<u>1,235</u>
At 31 March 2016	<u>491,352</u>	<u>491,352</u>
NET BOOK VALUE		
At 31 March 2016	<u>491,352</u>	<u>491,352</u>
At 31 March 2015	<u>490,117</u>	<u>490,117</u>

The freehold addition relates to the acquisition of programme related investments. The Charity has taken part in the Empty Homes Community Grants Programme. The grant is a restricted grant for the purpose of bringing empty homes back into use. The total grant funding agreed by the Department for Communities and Local Government has been set at £550,000 to bring at least 5 empty homes or 16 units back into use. In the year the Charity recognised £491,855 of the initial grant received in accordance with SORP(FRS102), adopting the performance related model, to recognise income when the performance related condition has been met. The remainder has been deferred in line with SSAP4 Accounting for Government Grants. The Charity has not acquired further properties under the scheme in the year.

17. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2016 £	2015 £
Trade debtors	24,131	4,444
Other debtors	<u>22,978</u>	<u>26,898</u>
	<u>47,109</u>	<u>31,342</u>

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2016 £	2015 £
Trade creditors	18,977	25,612
Taxation and social security	4,190	908
Other creditors	<u>26,017</u>	<u>123,568</u>
	49,184	150,088

Nishkam Civic Association

Notes to the Financial Statements - continued
for the year ended 31 March 2016

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

	2016 £	2015 £
Other creditors	<u>-</u>	<u>503,746</u>

20. MOVEMENT IN FUNDS

	At 1.4.15 £	Net movement in funds £	At 31.3.16 £
Unrestricted funds			
General fund	3,341,791	(8,842)	3,332,949
Restricted funds			
Restricted Fund	-	481,516	481,516
TOTAL FUNDS	<u>3,341,791</u>	<u>472,674</u>	<u>3,814,465</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	487,482	(496,324)	(8,842)
Restricted funds			
Restricted Fund	481,516	-	481,516
TOTAL FUNDS	<u>968,998</u>	<u>(496,324)</u>	<u>472,674</u>

Nishkam Civic Association

Notes to the Financial Statements - continued
for the year ended 31 March 2016

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.

Guru Nanak Nishkam Education Trust

A charitable company in which trustee Mohinder Singh Ahluwalia was a trustee and director.

	2016	2015
	£	£
During the year the charity purchased the following services:		
Marg Sat Santokh Manufacturers	165	269
Guru Nanak Nishkam Jatha (Birmingham) UK	-	7,133
During the year the charity invoiced the following services:		
Nishkam School Trust	5,154	6,000
Guru Nanak Nishkam Education Trust	324	-
Nishkam Healthcare Trust	2,021	4,000
During the year the Charity received the following donation:		
Guru Nanak Nishkam Jatha (Birmingham) UK	100,000	102,107
During the year the charity purchased the following services:		
Nishkam Security Limited	6,660	6,660
At the end of the year the following amounts were owed to Niskam Civic Association:		
Nishkam School Trust	550	550
Nishkam Healthcare Trust	91	-

22. ULTIMATE CONTROLLING PARTY

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

23. FIRST YEAR ADOPTION

Transitional relief

The company has adopted FRS102 for the year ended 2015 and has restated the comparative prior year amounts

Nishkam Civic Association

Detailed Statement of Financial Activities
for the year ended 31 March 2016

	2016 £	2015 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Sponsorship income	3,803	27,569
Donations	<u>100,813</u>	<u>100,714</u>
	104,616	128,283
Other trading activities		
Sustainable Development	3,550	-
Seminars and presentations	52,851	43,617
Heritage	-	7,824
Learning and development	32,577	25,760
Media and communications	<u>2,250</u>	<u>9,000</u>
	91,228	86,201
Investment income		
Rents received	37,408	15,200
Charitable activities		
Gym Membership & activities	29,802	33,061
Other income	1,280	12,092
Grants	<u>704,664</u>	<u>186,415</u>
	735,746	231,568
Total incoming resources	968,998	461,252
EXPENDITURE		
Other trading activities		
Conferences and seminars	30,369	14,372
Learning and development	19,197	7,467
Media and communication	10,055	10,558
Learn Direct UFI	300	468
Gym	1,684	2,783
IAG	118,079	158,821
Heritage & Arts	429	8,351
Sustainable Development	<u>6,626</u>	<u>10,719</u>
	186,739	213,539

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 2016

	£	£
Investment management costs		
Investment management costs	3,305	6,959
Charitable activities		
Grants to institutions	-	1,001
Support costs		
Management		
Wages	127,957	112,635
Pension	5,620	2,804
Rates, water and service charges	20,904	21,305
Insurance	9,747	9,468
Light and heat	40,323	44,920
Telephone	4,480	4,068
Stationery, printing and postage	6,572	2,462
Sundries	1,364	2,312
Motor expenses	2,385	2,763
Premises repairs and renewals	18,511	14,011
Travel and subsistence	-	324
Cleaning	2,781	2,365
Subscriptions	2,668	1,637
Equipment expenses	488	60
Hire of equipment	-	1,454
Bank charges	371	90
Legal and professional fees	1,616	2,535
Accountancy fees	1,337	1,317
Short leasehold	39,982	39,982
Improvements to property	5,761	5,761
Plant and machinery	5,214	5,656
Fixtures and fittings	740	740
Motor vehicles	1,819	2,274
	300,640	280,943
Governance costs		
Auditors' remuneration	5,640	3,600
Total resources expended	496,324	506,042
Net income/(expenditure)	<u>472,674</u>	<u>(44,790)</u>

This page does not form part of the statutory financial statements

