



GNNSJ

GURU NANAK NISHKAM SEWAK JATHA (BIRMINGHAM) UK

REGISTERED CHARITY NUMBER: 508470

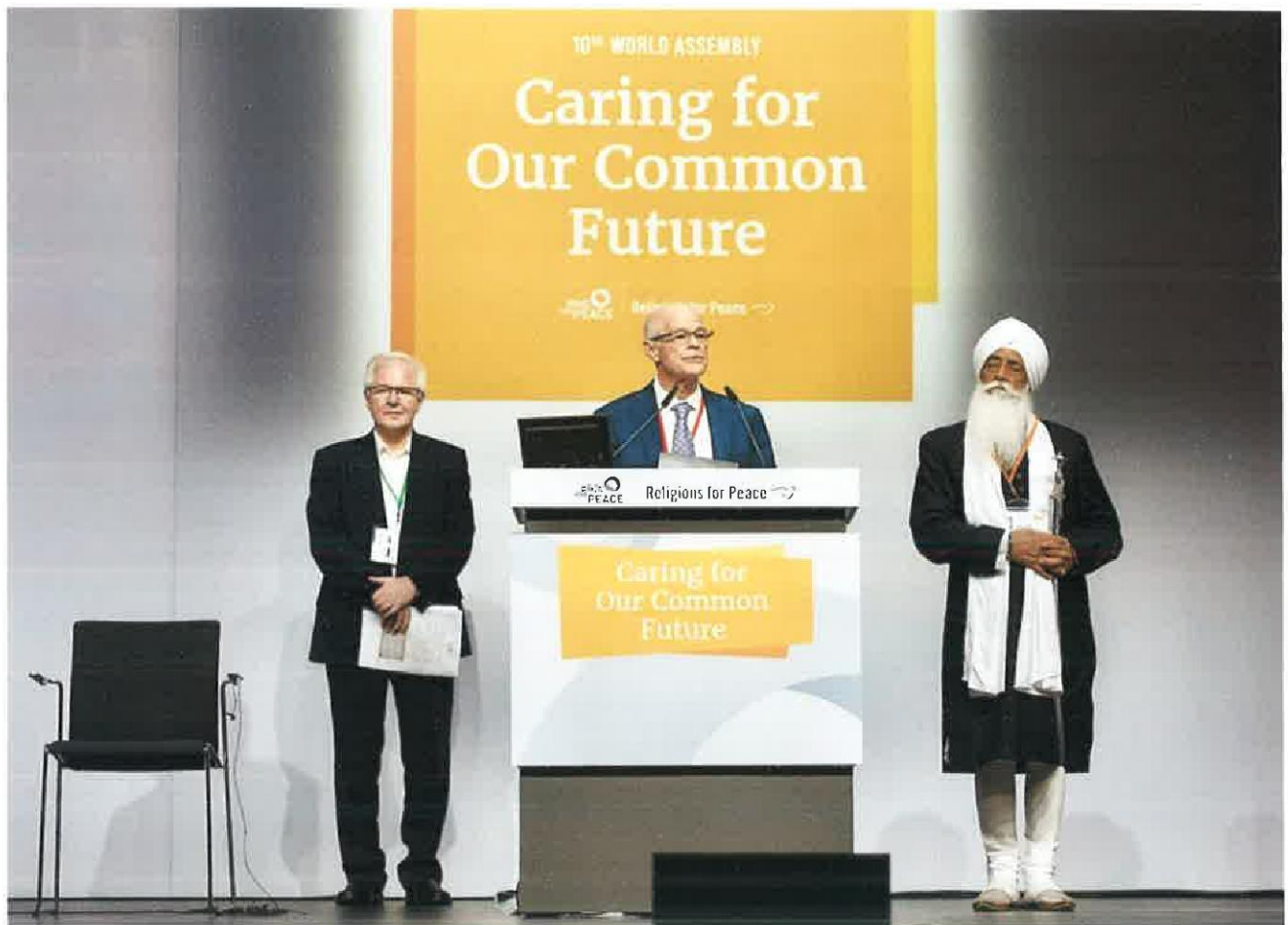
Stanley Yule Chartered Accountants
Registered Auditors Waterside House
Waterside Business Park
1649 Pershore Road
Birmingham West Midlands B30 3DR



ANNUAL REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS 2019 - 2020

GNNSJ Vision: “to uplift humanity through the practice of faith values within the context of shared responsibility, selflessness, love, forgiveness, altruism and compassion”

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Guru Nanak Nishkam Sewak Jatha (Birmingham) UK - GNNSJ is a faith led 'not for profit' benevolent organisation. It is dedicated to practicing and promoting Nishkam (selfless service) dedicated to Guru Nanak Dev Ji (1469-1539); the first Guru and founder of the Sikh Dharam. With engagement in over 41 years of spiritual development and enrichment from its headquarters in Birmingham, GNNSJ continues steadfast in its endeavours to fuse faith/Dharmic values with our secular lives, thus creating peace and sustained happiness, within ourselves, our families, our communities, our environment, our interconnected world and the common good... which supports some of our societal challenges...

2019/2020 is a yearlong celebration marking 550 years since the founding of the Sikh dharam, or faith, by Guru Nanak Dev Ji. This historic occasion provides an impetus for Sikhs to look afresh at their heritage, which links every person's spiritual flourishing to our collective social and environmental flourishing. As a citizen of the planet as well as a Sikh faith practitioner, I am aware that humanity itself has arrived at a critical juncture in history. I find that the world is on fire.

*Jagat jalandaa rakh lai, aapnee kirpaa dhaar,
Jit duaarai ubarai titai lai hu ubaar,
Satgur sukh vekhaalaa sachaa sabad beechaar,
Nanak avar na sujheyee har bin bakhshanhaar.*

Sri Guru Granth Sahib, 853, Guru Amar Das Ji

'This prayer is humanity's direct, multi-faith plea to our common Creator. The world is aflame; whosoever or where-so-ever we are, forgive us and save it, by whatever means'

This fire comprises of the fire of vices like lust, revenge, greed and virtual attachment, ego. These are the fires that are burning. We also have fires of the forest, and a new deadly disease, Covid-19 spreading across the world these are our current challenges.

Therefore, we have to create values, we require a new consciousness of this interconnectedness and interdependence so that we can carefully start looking after each other. Good human beings will do good work. We must motivate and inspire our youth with the value of virtuous living and righteous conduct.

Indeed, Guru Nanak's very arrival in the world is understood to have come from a pukaar (cry), from mother planet burdened by the weight of human selfishness, lust, revenge, greed, virtual attachment and arrogance. Discarding these burdens can ensure humanity flourishes, with wellbeing and abundance for all.

In this year our humbly formulated Peace Charter for Forgiveness and Reconciliation was adopted by the largest coalition of religions at their Tenth World Assembly on 23rd August 2019. Incorporating this into their strategy of global peace.

Sharing this learning with Interfaith dialogue across members of all faiths and none is a vital aspect of understanding the means to addressing the global challenges we currently face. Life's journey with an origin, purpose and destination, rooted in the existence of God, whose presence is latent in all creation and can be manifested in the human being through the cultivation of spiritual values, is of importance.

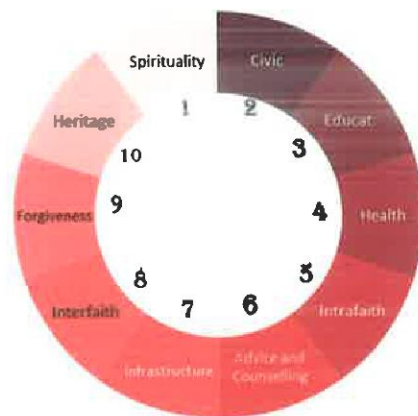
Service and prayer have been the cornerstone of our activities. At our Headquarters in Birmingham alone, there is an estimated voluntary 407,305 hours every year for a range of activities from cooking in the kitchen, to conducting prayer services and helping with administrative duties. Calculated at an average wage of £9.60 (inclusive of on cost) per hour, this quantifies to £3,910,128 every year, £75,195 every week and £10,713 every day worth of selfless service.

May the 550th anniversary celebrations illuminate faith, trust and hope as important dimensions of Guru Nanak Dev Ji's legacy and much, much more. For it will be an historic opportunity to rediscover and reapply Guru Ji's teachings, so as to generate new possibilities for transforming our personal and collective lives and the lives of future generations.



As a charity we have generated income of £4.4m and an additional £3.9m of voluntary hours in kind. As a charity we have no paid employees, which is usually 40% cost of income in the third sector, which is a further benefit of £1.8m.

This voluntary contribution has supported a number of endeavours through the Five centres for excellence, Gurudwara, Community Cooperative, Civic Centre, Education and Healthcare.



This has been possible with the divine blessings of God Almighty and the continued support, dedication and commitment of our selfless sewadars (volunteers) and sangat (congregation) - may Satguru continue to grace upon us all for continuing His work.

Bhai Sahib Bhai (Dr) Mohinder Singh Ahluwalia KSG, OBE
Chair/Spiritual Leader

Guru Nanak Nishkam Sewak Jatha

Propagate Sikh Dharam

2 Annual Sampath Akhand Paaths for World Peace

Over 200 scripture and hymn music students

1 million langar served every year

Ongoing significant investment into the area

1

Wellbeing: 15,000 visits to services

Volunteering: 135 volunteers deliver £245k of value

Chaplaincy Sikh Rogi Asra for 4,585 with 40 Volunteers

Homeless: 30,000 meals served with 2,600 volunteer hrs

Nishkam Aid: Community Health and Education in Kenya

2

Restoration Kar Sewa at the 5 Takhts (Spiritual Shrines) across India

Grade 2 Listed buildings restored to the highest standards in Handsworth, UK

10

4 Multi-faith Schools; SACRE Syllabus development; GNNSJ Capital contribution of £2.4m

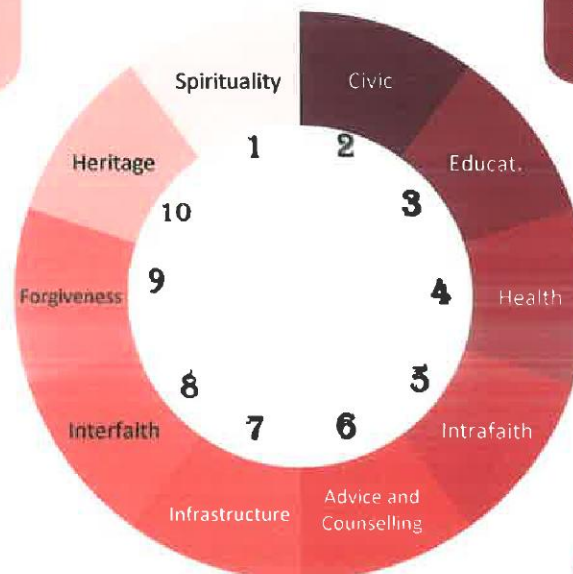
Over £520k invested in University of Birmingham Faith teaching and UN Civil Society and Religions program

3

Charter for Forgiveness and Reconciliation

Religions for Peace - global initiative

9



Nishkam Pharmacy serves over 7,000 members of the community on a monthly basis.

Complimentary services with the NHS provision to improve well being and reduce reliance upon medication

4

Development of a Museum for the World's Religions

European Council of Religious Leaders

8

British Sikh Constitutive Forum: Vaishki celebration at the House of Common's

Gurmat and Sikh history study tours and seminars in Punjab, India; Kericho, Kenya; and across the UK

Anandpur Sahib, India Holla Mahalla annual pilgrimage and langar serving.

5

Handsworth, UK; Kericho, Kenya; Punjab, Maharashtra, Bihar, India

Building of Gurdwaras; Civic Centres; Education Centres; Healthcare Facilities and Public Highways

Self – reliance + self sustainability – Nishkam cooperative

7

Continuous advice and counselling

Open to individuals & community groups

6

Guru Nanak Nishkam Sewak Jatha

Spirituality

Propagate Sikh Dharam: 2 Annual Sampath Akhand Paaths ; 140 Akhand Paaths – Scripture readings; 14 Amrit Sanchars (initiation ceremonies); Over 200 scripture and hymn music students; 25,000 free meals served per week; Over 150 volunteers engaged in service on site at any one time

Civic Engagement

Hosting Ministry of Housing, Communities and Local Government during visit to GNNSJ and the Nishkam Campus

University of Birmingham's Chancellor's Dinner, together with University's most distinguished friends from business, government, the region, and academia

Education

Ceremony at NPSB where the Nishkam Award for Faith and Values in honour of Sant Puran Singh Ji was presented

1,640 Students from 4-18 yrs.

Campaign launch event at University of Birmingham. The evening was hosted by the Vice-Chancellor, Professor Sir David Eastwood

Health and Wellbeing

Collaboration with local groups and the NHS to tackle causes of health issues and preventative medicine. Working towards community alliances to raise mental health awareness.

Consultative Meeting on the Multi-Religious Study on the Contributions of Religious Communities to the Convention on the Rights of the Child, held in Switzerland

Intrafaith

Vaisakhi Celebration with Lord Bishop of Birmingham, the Rt Revd David Urquhart at Bishop's Croft

GNNSJ travelled to Pakistan and India to participate in the historic epic mega event celebrating the momentous occasion of the 550th Birth Anniversary of Sri Guru Nanak Dev Ji.

Infrastructure

Sultanpur Lodhi, Punjab, India, development of buildings and restoration of historical site in preparation of 550th Birth celebrations.

Rajghir, Bihar, India preservation and development of historic site as part of 550th Birth Celebrations

Development work continues in earnest for the proposed Museum of the Worlds Religions.

Interfaith

The Peace Charter for Forgiveness and Reconciliation was adopted by the 10th World Assembly of Religions for Peace (RFP) which convened from 20-23 August 2019 in Lindau, Germany

Archbishop Justin Welby, the 105th Archbishop of Canterbury, visited Darbar Sahib & the Nishkam International Centre, Amritsar

Advice and Counselling

Approximately 1,000 hours of advice and counselling given per year to wide range of individuals and organisations

Heritage Conservation

Ek Oankar Mool Mantar Asthaan development at Sulthanpur Lodhi, Punjab.

Development of buildings and restoration of historical site in preparation of 550th Birth celebrations in Punjab and Bihar.

Charter for Forgiveness

2nd Annual Peace Forum on Forgiveness and Reconciliation, organised by the Charter for Forgiveness and Reconciliation event of World interfaith Harmony week

Religions for Peace International Forum on Advancing a Moral Alliance among the World's Religions For an "Integral Ecology," which took place in Rome, Italy

The Trustees Report

The Trustees present their report with the financial statements of the charity for the year ended 31 March 2020. 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 charity number

508470

Principal Address

18 -20 Soho Road

Handsworth Birmingham West Midlands B21 9BH

Trustees

Bhai Sahib, Bhai (DR) Mohinder Singh Ahluwalia, KSG, OBE, Chair

Mr Jarnail Singh Bhinder, Secretary

Mr Parminder Singh Jhutti

Mr Sucha Singh

Mr Jaswinderpal Singh Chandan

Auditors

Stanley Yule Chartered Accountants

Registered Auditors

Waterside House

1649 Pershore Road

B30 3DR

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a charitable trust.

Risk management

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the risks. To ensure continuity and sustainability, the Trustees have sworn allegiance to operating/working in Handsworth the enhancement of which the organisation has significantly contributed to.

To have the 5 centres at arm's length and investing heavily in this vision is to safeguard the place of worship from becoming secluded and isolated in the future. The vision for Handsworth within our locality, is for new development to resonate our five broad activities, namely: faith, education, heritage conservation, community participation and health.

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.

Financial Review

During the year the charity secured income of £4.4m (£3.3m donation and £1.1m rental income) and the cost defrayed in the year in delivering the charitable activities and support costs were £2.5m, leaving a surplus of £1.9m. Total reserve funds are £17.3m which the Trustees consider adequate to support the charity's ongoing objectives.

Governing Instrument and objectives

The charity's objects and regulations are regulated by its Constitution dated 17th December 1978 and as amended on the 8th June 2006. It is established for the propagation, practice and advancement of the Sikh religion based upon the teachings of the ten Gurus and Sri Guru Granth Sahib Ji and for the relief of need.

Specifically the charity aims to:

- Propagate the ideology and faith of the Sikh religion (Dharam) by means of holy congregations
- Provide religious instructions to its members and the general public
- Foster greater ties between the Sikhs in particular and other communities in general Preach and preserve the Sikh tenets in the manner originally laid down by the Ten Gurus. Propagate and provide facilities for the teaching of Punjabi (Gurumukhi), Gurbani and Kirtan
- Maintain a library containing books on Sikh religion, history and culture for use by the members as well as the general public.
- Provide all necessary religious services eg Sri Akhand Paath (the 48 hours uninterrupted reading of 1430 pages of the entire Sri Guru Granth Sahib Ji - the Sikh holy scriptures), Sehaj Paath, the intermittent reading of the Scripture, Kirtan (singing of hymns), Anand Karaj (Sikh Religious marriage ceremony) and other religious ceremonies
- Promote spiritual well-being and relieve poverty among its members
- Receive and give charitable donations wherever deemed necessary
- Encourage and build capacity for voluntarism through the Five Centre's, including the communal kitchen
- Encourage Interfaith and peacebuilding with the promotion of dialogue and the propagation of shared faith values
- Internationally this includes the restoration of historic Sikh shrines alongside the development of amenities to support indigenous peoples in India and Africa

Principal funding source

The charity's funding comes from donations from the public and investment income.

Investment policy and objectives

The charity's principle objective is to uplift humanity through practice of faith values within the context of shared responsibility, selflessness, love, forgiveness, altruism and compassion. The investment policy is to defray the income gained from donations and its investment portfolio to support the Five centres of excellence in the community. At the balance sheet date the investment portfolio generated income of £1.1m. The funds raised are expected to achieve the objectives of the charity.

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 month from the date the accounts were approved and conclude there is no uncertainty relating to going concern.

The motto of the charity is

'Nanak Nam Chardi Kala, Tere Bhane Sarbat Da Bhala' – Through the Guru's Grace and Word of God, we pray for the well-being of all humanity.

The charity's constitution was amended on 8 June 2006 for the inclusion of an additional clause as clause 14. Clause 14 gives the Trust the power to purchase, lease and sell property together with the power to borrow money and secure on property owned.

Trustees and principal officers

The charity has a Supreme Council of five trustees one of whom is approved as the Chair. The following honorary members of the charity have held office for the whole of the year:

Bhai Sahib, Bhai (Dr.) Mohinder Singh Ahluwalia OBE, KSG - Trustee/Chair (since 19 July 1995)

Jarnail Singh Bhinder Secretary (since 9 February 2013)

Parminder Singh Jhutti - Trustee (since 2 January 1993)

Jaswinderpal Singh Chandan - Trustee (since 2 Jan 1993)

Sucha Singh - Trustee (since 17 December 1978)

Bhai Sahib, Bhai (Dr.) Mohinder Singh Ahluwalia OBE, KSG is the third in line of Sikh religious leaders of GNNSJ UK, and since 1995, Chair of the Nishkam Group of charitable Organisations, active in religious practice and propagation; social regeneration; heritage conservation; education; healthcare and infrastructure development. He is passionate about empowering individuals and organisations with common religious virtues, through selfless service, education and exposure.

Recipient of official 'Bhai Sahib' title from the Jathedars (senior most leaders) of the five most sacred Sikh Takhts in India, for selfless service in faith propagation and heritage conservation. Bhai Sahib Ji served with the Jatha since 1973. The Chair was jointly nominated to lead by his predecessors.

Bhai Sahib Ji was publicly named as the successor by his predecessor in 1986 while he was still working in Zambia as a Civil / Structural engineering professional and Housing Executive under the auspices of UK's ODA (now named DfID). After three years of soul searching and a calling he resigned from his Deputy Director of Housing/Professional and Technical Managers position in October 1989 to answer his inner call to serve. He underwent 6 years of spiritual apprenticeship before taking up the position in 1995 after his predecessor's 'passing on'.

Bhai Sahib Ji presently holds seven Chairship's, eight Patronages, six Trusteeship's and thirteen other Memberships of various organisations. Chair and Trustee of proposed Museum of World's Religions UK (MWR UK) and co-convenor and co –

Chair of the proposed International Charter for Forgiveness and Reconciliation. He is one of fifty co-presidents and trustee of Religions for Peace (RfP) International. Recipient of Papal Knighthood of St. Gregory the Great (KSG) and Officer of Her Majesty the Queen's British Empire (OBE) and three honorary doctorates from UK universities for interfaith and peacebuilding work. Bhai Sahib is a retired Civil and Structural Engineer with 27 years of practice across three continents in the fields of engineering, town planning, housing, appropriate local materials research and policy formulation.

Jarnail Singh Bhinder has thirty nine years of experience of working within the Public and Private sectors at Senior Management level and has been involved in decision making at Board level. He is a Law Graduate with additional educational and professional qualifications. He retains a working knowledge and understanding of all legislation which relates to community and neighborhood issues at local and central level. He has always maintained a helpful interest in community activities and at present is a Governor of schools and a non-executive Director and Trustee of various registered charities in United Kingdom and abroad. He remains actively involved in providing information, advice and guidance to a variety of community orientated projects. He is an active member of GNNSJ since 1976 and remains a positive and energetic individual who thrives on new challenges.

Parminder Singh Jhutti is a self-employed, successful, international businessman involved in the import and export business of timepieces, watches and clocks. He is a Trustee and active member of GNNSJ for the last 36 years.

Jaswinderpal Singh Chandan was educated at Aston University, Birmingham where he attained a BSc (Hons) in Project Engineering Management. Since qualifying he has been in the clothing retail sector. He is a successful businessman and an active member of GNNSJ and a Trustee.

Sucha Singh is a successful self-employed business man, now retired. He is the oldest serving Trustee ie one of the pioneer members of the Birmingham Sikh community. He has served selflessly for over 40 years.

Supreme Council members are appointed through a process of nomination. The term of office is for life unless a member is disqualified. Trustees are selected based firstly on their spiritual qualities - humility, sacrifice, selflessness, honesty, compassion, love for all and a desire to help all within the Sikh and wider communities. Other important attributes include secular administrative and management capabilities. This framework provides conducive continuity and consistency in the decision making process for meeting the essential objectives of the charity.

How our activities deliver public benefit

GNNSJ carries out a wide range of activities in pursuance of its charitable objectives. The array of activities provide benefit both for those who attend the Gurudwara and the wider community at large. Benefits range from spiritual uplift through initiation and nurturing of Sikh practitioners; capacity building of individuals, families and communities with values based education; engaging in civic activities; creating jobs; providing support to the elderly through youth participation and healthcare; and environmental enhancement and heritage conservation through the traditional 'Kar Sewa' model in the UK and abroad.

These 'Labour of Love' projects enable community involvement through voluntary donations coupled with facilitating the provision of physical labour through a planned and professional approach. The spirit of Nishkam

dedication and devotion no doubt permeates in the physical infrastructure so-created.

Furthermore the charity involves itself in national initiatives such as the Religions for Peace, the Charter for Forgiveness and the Museum of Worlds Religions (MWR) UK.

Participation and Engagement

The Sikh Gurudwara (Sikh place of worship) on Soho Road in Handsworth, served by Guru Nanak Nishkam Sewak Jatha, is the heart and soul of the Jatha's activities and aims. It promotes spiritual and physical regeneration through the promotion and propagation of the Sikh Dharam (religion).

The Gurudwara was established in 1977 in the inner city area of Handsworth, Birmingham, it continues to humbly provide quality voluntary services utilising the monetary and non-monetary contributions (sewa) provided by its members and the community.

The charity's cutting edge is 'nishkamta' - selflessness - providing services and expecting no reward. This is lovingly role-modelled by its chief volunteer and Chair who provides inspirational motivation to all its volunteers down the line who serve in varying capacity. Sewa skills provided include: food preparation, Punjabi and Kirtan training, prayer recitation, management, IT, finance, cleaning, construction etc. The Gurudwara operates on a 24 hours a day, 7 days a week basis with intensive volunteering. There is a guesstimated global, informal membership base of 1 million volunteers.



*Nishkam Group
Of charitable Organisations*



GNNSJ

Guru Nanak Nishkam Sewak Jatha



Marg Sat Santokh
Manufacturers Ltd

Nishkam Community Co-operative



nishkam

Nishkam Civic Association



Nishkam School Trust



Nishkam Security



Nishkam Healthcare Trust

FAITH PRACTICE AND PROPAGATION:

Prayer services: These promote spiritual well-being and ultimately improve the quality of life for devotees and the wider community, they are provided on a non-stop basis throughout the year. This may be through Akhand Paath (140 held during the year), Sehaj Paaths (147 held during the year), Simran (chanting of God's name) and Kirtan (singing of hymns) on a daily basis. There is currently a 5 year waiting list to hold an Akhand Paath in the main prayer hall. In total, there is an estimated 90,000 hours of continuous prayer every year.

Weddings, initiations and funerals:. There were 44 weddings, 29 Funerals and 168 people partaking in the Amrit baptism ceremony.

Langar: A free vegetarian meal from the Guru's kitchen is provided 24 hours a day to any devotee or visitor irrespective of their caste, color or creed. Currently an estimated 25,000 meals are provided weekly, amounting to approximately 1,000,000 meals every year.

Teaching of Scriptures, Sacred music (Kirtan) and Punjabi: Over 60 children attended regular classes held on a weekly basis covering Gurmat studies and Punjabi. The classes are run by volunteers and many children sit formal GCSE / AS and A2 Level examinations in Punjabi.

There are over 50 students in the various Scripture classes. Kirtan (hymn) classes include 63 students; Taanti Saaj (instrumentation) 12 students; 6 Violin students and 68 Tabla students.

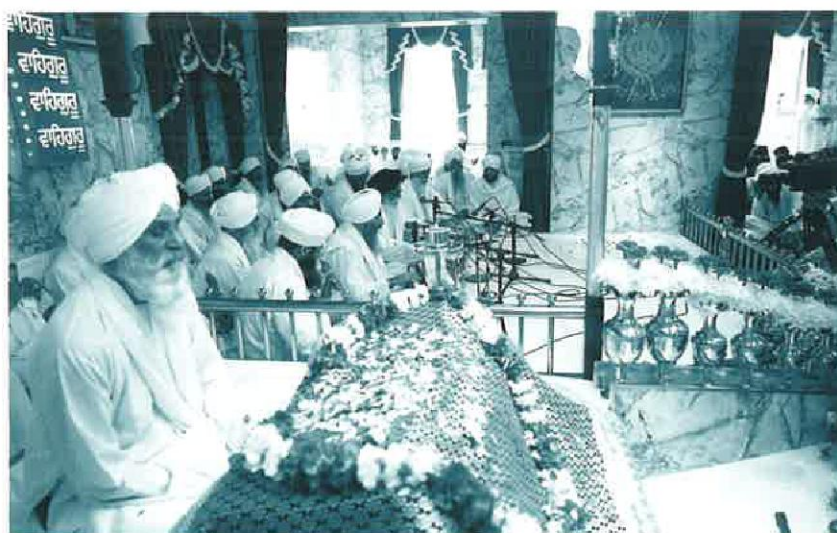
The Gurudwara is open to all communities and during the year hosted 96 Guided Educational Tours for 4,017 students, teachers and visitors.

Two annual 11 day continuous Sampat Akhand Paath prayer services were held for World Peace in July and December respectively. These were attended by local, national and international members who congregated to selflessly pray, serve, and sing God's praises for the welfare of one and all.

Gurpurab and Vaisakhi Akhand Paaths Prayers were held throughout the year to celebrate the births of the Sikh Gurus and the birth of the Khalsa fraternity.

Annual Akhand Paaths were also held at GNNSJ Birmingham to commemorate the anniversaries of GNNSJ's founder Saint, Sant Baba Puran Singh Ji (Baba Ji) and his wife, Mata Charan Kaur, as well as Baba Ji's successor, Bhai Sahib Bhai Norang Singh Ji.

Annual pilgrimages were also organised and participated in by Jatha members annual trip to Anandpur Sahib, Punjab, India in March, 2020 to celebrate Hola Mohalla where Langar is served to thousands of people daily. All Jatha members pay travel costs from their own means and they also benevolently donate to the services provided by its wider Sangat.



Prayer & Keertan (Hymn Singing) at the Gurudwara

CIVIC

During the year there were a number of activities engaging with civil society, highlights have been surmised below.

18 Jun; Aman Puri Reception, Consul General of India

Bhai Sahib Ji, and Mataji attended a lunch reception in honour of the Ambassador of India to UAE, Mr. Navdeep Suri & Mrs. Mani Suri, which took place at Consul General of India Dr. Aman Puri's residence

10 Jul; UK Government Ministry, GNNSJ Birmingham

A team from the Ministry of Housing, Communities and Local Government visited GNNSJ and the Nishkam Campus

18 July; University of Birmingham

Bhai Sahib Ji attended the University of Birmingham's Chancellor's Dinner, which took place in the Great Hall. The dinner marked the culmination of the University's academic year and brought together the University's most distinguished friends from business, government, the region, and academia.

24 Nov; Birmingham Town Hall

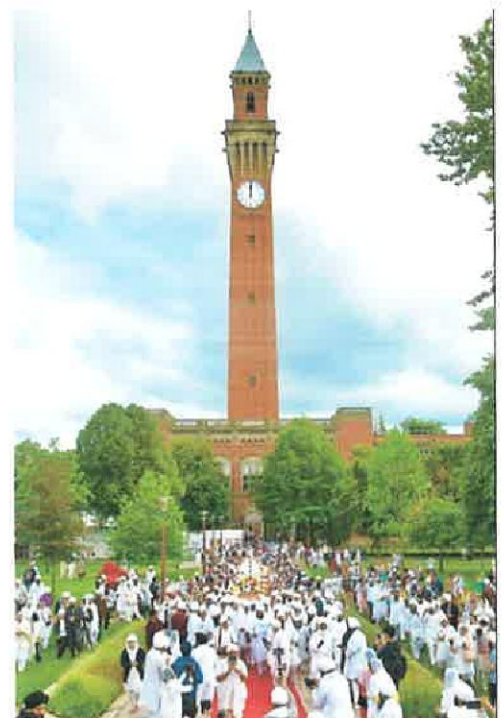
Bhai Sahib Ji attended the 550th Birth Anniversary of Sri Guru Nanak Dev Ji event which took place at the Town Hall, Birmingham

6 Dec; Edinburgh, Scotland

Bhai Sahib Ji attended an event marking the 550th birth anniversary of Guru Nanak Dev Ji. It was hosted by the Right Honourable Lord Provost Frank Ross of the City of Edinburgh in partnership with the Scottish Ahlul Bayt Society whose director is Imam Razawi

13 Feb; West Midlands

Bhai Sahib Ji attended an event hosted by Manjit Kang from NatWest: 'West Midlands celebrates Guru Nanak Dev Ji's 550th Gurburb'



Covid-19

As a result of the COVID-19 pandemic the Trustees of the charity took the important decision to meet Government requirements and close the Gurudwara. The charity's principles highlight the fundamental importance of the health and well being of all attendees and staff. In order to adhere to this, strict protocol has been followed since the reopening of the Gurudwara. A range of safety measures have been put in place to ensure the protection of all attendees and these are inclusive, but not limited to the following: restricted opening times for attendees, a one way system with social distancing markings in place, daily monitoring of capacity, restricted access around the premises, a requirement to wear masks by all attendees, additional hygiene facilities and a reduction in allowable capacity on functions.

From a financial perspective, the charity is anticipated to make a net surplus for the 2021 financial year and the 31st March 2020 balance sheet shows a strong reserve position and cash position. As a result, there are no concerns around the going concern of the charity. Given the strong reserve position and to reduce the burden on the Government, the Trustees of the charity made a decision to not utilise any of the available support packages. We continue to work with our tenants to support and collect rentals.



20-26 Jan; Davos, Switzerland
Bhai Sahib Ji attended the World Economic Forum Annual Meeting in Davos. The theme was: Aligning Shared Values in Stakeholder Capitalism

Humanity has a quest for peace. Common good must come at the top of our priorities

HEALTH

Nishkam Healthcare Trust activities seek to promote community sensitive, holistic well being and caring with compassion to improve health.

13 March; Birmingham

Bhai Sahib Ji attended a meeting with Mr Ranjit Sondhi and Dr Rajiv Kalia to discuss the proposed GP Surgery Relocation to Nishkam Healthcare Centre, along with members of Nishkam Healthcare Trust.



EDUCATION

The Nishkam School trust continues with the vision of values led multi faith education across 4 schools.

5 July; Nishkam Primary School Birmingham

Bhai Sahib Ji attended a graduation ceremony where the Nishkam Award for Faith and Values in honour of Sant Puran Singh Ji was presented

2 Oct; University of Birmingham

Bhai Sahib Ji attended a campaign launch event at University of Birmingham. The evening was hosted by the Vice-Chancellor, Professor Sir David Eastwood, and joined by colleagues from the senior management team and academic staff



Interfaith dialogue has continued in the promotion of values in wider society.

11-13 June; Brussels

Bhai Sahib Ji attended the European Council of Religious Leaders (ECRL) Annual Meeting which took place in Brussels

30 Jun; GNNSJ Birmingham

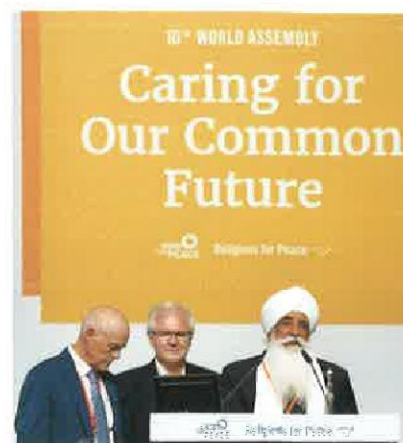
Bhai Sahib Ji hosted a reception event for Maria Voce, President of the Focolare Movement, who visited GNNSJ & the Nishkam Campus, along with approx. 15 members of the Focolare movement

3-14 Sep; India

Bhai Sahib Ji hosted along with a small team of volunteers from GNNSJ during the Archbishop Justin Welby, the 105th Archbishop of Canterbury, visit to Darbar Sahib and the Nishkam International Centre, Amritsar.

25 Sep; University of Birmingham

Bhai Sahib Ji and the Museum of World Religions (MWR) Nishkam team attended an MWR/University Working Group Meeting



Charter for Forgiveness, Reconciliation & Peacebuilding

29 Apr; London

Bhai Sahib Ji, met with Angaangaq Angakkorsuaq, shaman from Greenland. The meeting took place in London. This was followed by an event: United for Peace: London's Communities United Against Extremism



8-9 May; Switzerland

Bhai Sahib Ji attended the Consultative Meeting on the Multi-Religious Study on the Contributions of Religious Communities to the Convention on the Rights of the Child

18-24 Aug; 10th World Assembly of Religions for Peace; Lindau, Germany
Bhai Sahib Ji attended with 7 volunteers from GNNSJ.

9-11 May; Westminster, London
Bhai Sahib Ji, were invited to the Advisory Group Meeting of The Network for Religious and Traditional Peacemakers, The Church House

The Peace Charter for Forgiveness and Reconciliation was adopted by the 10th World Assembly of Religions for Peace (RfP) which convened from 20-23 August 2019 in Lindau, Germany.

The World Assembly was opened by the President of Germany, Frank-Walter Steinmeier on 20 August 2019, and was attended by some 900 global religious leaders and delegates



28 Oct; Coventry Cathedral

Bhai Sahib Ji and along with a small group of Nishkam Volunteers attended the event. Organised by Leamington and Warwick Gurdwara Sahib in partnership with the Council of Gurdwara Management Committees, Coventry University and the Indian Consulate to celebrate the 550th birth anniversary of Guru Nanak Dev Ji in Coventry Cathedral

3 Dec; Birmingham

Bhai Sahib Ji joined in a meeting with Dr Andrew Smith from the Birmingham Faith Leaders Group

7-14 Dec; Abu Dhabi

Bhai Sahib Ji, attended the 6th Assembly of the Forum for Promoting Peace: 'The role of religions in promoting tolerance: from possibility to necessity' which was held in Abu Dhabi.

31 Jan; UK Parliament; Westminster, London

Bhai Sahib Ji attended the World Peace Summit 2020 at U.K Parliament hosted by the Shiromani Institute in association with NRI Institute on the occasion of 550th Birthday of Guru Nanak Dev Ji

17 Mar; London

Bhai Sahib Ji, attended the Trustee Meeting of St Ethelburga's Centre for Reconciliation and Peace

INTRAFaITH

During the year there have been a number of events in the UK and abroad which build upon intrafaith collaboration. A selection of these is presented here.

2 Apr; House of Commons, London

Bhai Sahib Ji attended along with 4 other volunteers the 13th British Sikh Consultative Forum (BSCF) Vaisakhi Celebration at Parliament with MPs. The event combined celebrating Vaisakhi with the launch of National Sikh History and Awareness month and Guru Nanak Dev Ji's 550th Birth Anniversary.

10 April; Bishop's Croft, Birmingham

Bhai Sahib Ji was invited by the Lord Bishop of Birmingham, the Rt Revd. David Urquhart to attend the Vaisakhi celebration and to commemorate the 550th anniversary of the birth of Guru Nanak Dev Ji.

30 May; Birmingham City Council

Bhai Sahib Ji attended the Midlands Launch of the British Sikh Report 2019 which took place at Birmingham City Council

19-21 Jul; Punjab, India

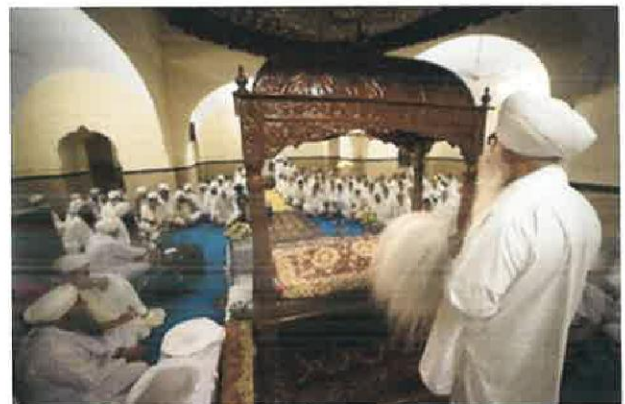
Bhai Sahib Ji travelled to India for the Slab Laying Ceremony in Sultanpur Lodhi

7-11 Aug; 550th Prakash Celebration, Birmingham

Guru Nanak Dev Ji's 550th Birth Anniversary Celebrations, held at the University of Birmingham, national and international visitors attended the events. A Sri Akhand Paath Sewa took place, alongside Langar (blessed food) prepared and served on the Clock Tower and Great Hall grounds. Kirtan singing took place together with Exhibitions and Seminars with luminaries from the Sikh faith and interfaith leaders.

30 Oct - 11 Nov; 550th Prakash Celebration, Pakistan and India

With Guru Ji's immense blessings and Bhai Sahib Ji's guidance, 550 sewadar from GNNSJ travelled to Pakistan and India to participate in the historic epic mega event celebrating the momentous occasion of the 550th Birth Anniversary of Sri Guru Nanak Dev Ji.



HERITAGE CONSERVATION

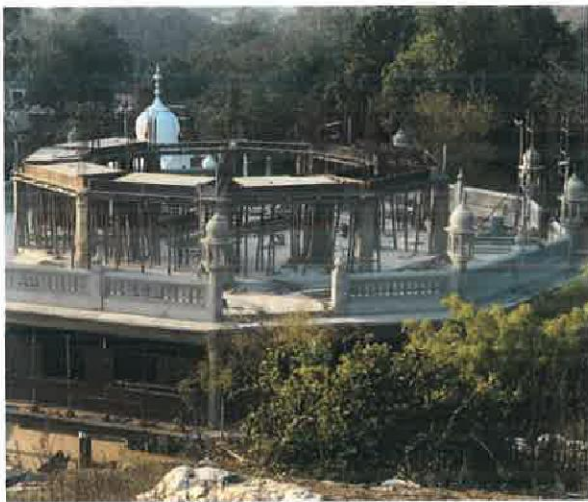
PATNA SAHIB KAR SEWA Phase 2 2019-20

Phase 2 works are underway to continue the renovation and development of capacity within the shrine complex.



RAJGIR BIHAR KAR SEWA 2019-20

Restoration and development of the sacred area alongside facilities for pilgrims to this remote region.



SULTANPUR LODHI KAR SEWA 2019-20

Renovation and development of the sacred shrine as part of the preparation for the 550th Prakash anniversary Celebrations of Sri Guru Nanak Dev Ji. Maharaj



Report of the Independent Auditors to
the Trustees of
Guru Nanak Nishkam Sewak Jatha
(Birmingham UK)

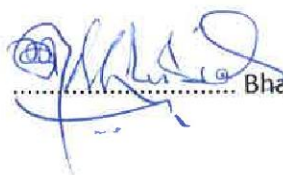
Statement of trustees responsibilities The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 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 trustees12.12.2020 and signed on its behalf by:



Bhai Sahib, Bhai (DR) Mohinder Singh Ahluwalia, KSG, OBE, Chairman

Report of the Independent Auditors to
the Trustees of
Guru Nanak Nishkam Sewak Jatha
(Birmingham UK)

Opinion

We have audited the financial statements of Guru Nanak Nishkam Sewak Jatha (Birmingham) UK (the 'charity') for the year ended 31 March 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2020 and of its incoming resources and application of resources, 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 Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Report of the Independent Auditors to
the Trustees of
Guru Nanak Nishkam Sewak Jatha
(Birmingham UK)

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

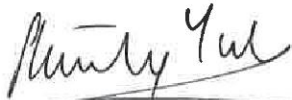
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to
the Trustees of
Guru Nanak Nishkam Sewak Jatha
(Birmingham UK)

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Stanley Yule Chartered Accountants

Statutory Auditors

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

Waterside House

Waterside Business Park

1649 Pershore Road

Birmingham

West Midlands

B30 3DR

Date:12.12.2020.....

GURU NANAK NISHKAM SEWAK JATHA
(BIRMINGHAM) UK

Statement of Financial Activities
for the year ended 31 March 2020

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	2,633,390	663,946	3,297,336	3,852,182
Investment income	3	1,132,622	-	1,132,622	1,176,023
Total		3,766,012	663,946	4,429,958	5,028,205
EXPENDITURE ON					
Raising funds	4	394,076	-	394,076	392,779
Charitable activities	5				
Premises costs		141,664	-	141,664	149,075
Support Costs		955,650	7,019	962,669	709,908
Grants paid to institutions		271,336	610,005	881,341	1,176,749
Governance costs		5,880	-	5,880	4,230
Finance costs		85,809	-	85,809	91,437
Total		1,854,415	617,024	2,471,439	2,524,178
NET INCOME		1,911,597	46,922	1,958,519	2,504,027
RECONCILIATION OF FUNDS					
Total funds brought forward		15,293,433	61,134	15,354,567	12,850,540
TOTAL FUNDS CARRIED FORWARD		17,205,030	108,056	17,313,086	15,354,567

The notes form part of these financial statements

GURU NANAK NISHKAM SEWAK JATHA

Balance Sheet
At 31 March 2020

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Tangible assets	11	2,843,926	-	2,843,926	3,032,503
Investments					
Investments	12	1	-	1	1
Investment property	13	13,293,561	-	13,293,561	12,974,917
		16,137,488	-	16,137,488	16,007,421
CURRENT ASSETS					
Debtors: amounts falling due within one year	14	62,436	-	62,436	250,068
Cash at bank and in hand		3,859,786	108,056	3,967,842	2,328,876
		3,922,222	108,056	4,030,278	2,578,944
CREDITORS					
Amounts falling due within one year	15	(510,680)	-	(510,680)	(578,690)
NET CURRENT ASSETS		3,411,542	108,056	3,519,598	2,000,254
TOTAL ASSETS LESS CURRENT LIABILITIES		19,549,030	108,056	19,657,086	18,007,675
CREDITORS					
Amounts falling due after more than one year	16	(2,344,000)	-	(2,344,000)	(2,653,108)
NET ASSETS		17,205,030	108,056	17,313,086	15,354,567

The notes form part of these financial statements

GURU NANAK NISHKAM SEWAK JATHA

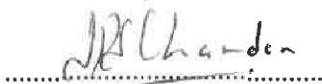
Balance Sheet - continued
At 31 March 2020

FUNDS	19		
Unrestricted funds:			
General fund		17,205,030	15,293,433
Restricted funds:			
Fetzer		103	4,513
Kar Sewa Patna Sahib Project		107,953	56,621
		108,056	61,134
TOTAL FUNDS		17,313,086	15,354,567

The financial statements were approved by the Board of Trustees and authorised for issue on12.12.2020.... and were signed on its behalf by:



Bhai Sahib Bhai (Dr) Mohinder Singh Ahluwalia KSG, OBE -
Chair/Spiritual Leader



Mr Jaswinderpal Singh Chandan - Trustee

The notes form part of these financial statements

GURU NANAK NISHKAM SEWAK JATHA

Cash Flow Statement
for the year ended 31 March 2020

	Notes	2020 £	2019 £
Cash flows from operating activities			
Cash generated from operations	1	2,373,768	2,710,526
Interest paid		(76,556)	(82,947)
Net cash provided by operating activities		<u>2,297,212</u>	<u>2,627,579</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(35,631)	(439,924)
Purchase of investment property		(318,644)	(338,294)
Sale of intangible fixed assets		-	(150,077)
Sale of tangible fixed assets		-	150,077
Interest received		5,137	1,489
Net cash used in investing activities		<u>(349,138)</u>	<u>(776,729)</u>
Cash flows from financing activities			
Loan repayments in year		(309,108)	(309,108)
Net cash used in financing activities		<u>(309,108)</u>	<u>(309,108)</u>
Change in cash and cash equivalents in the reporting period		1,638,966	1,541,742
Cash and cash equivalents at the beginning of the reporting period		<u>2,328,876</u>	<u>787,134</u>
Cash and cash equivalents at the end of the reporting period		<u>3,967,842</u>	<u>2,328,876</u>

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the year ended 31 March 2020

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2020 £	2019 £
Net income for the reporting period (as per the Statement of Financial Activities)	1,958,519	2,504,027
Adjustments for:		
Depreciation charges	224,208	204,899
Loss on disposal of fixed assets	-	150,077
Interest received	(5,137)	(1,489)
Interest paid	76,556	82,947
Decrease/(increase) in debtors	187,632	(124,502)
Decrease in creditors	(68,010)	(105,433)
Net cash provided by operations	<u>2,373,768</u>	<u>2,710,526</u>

2. ANALYSIS OF CHANGES IN NET (DEBT)/FUNDS

	At 1.4.19 £	Cash flow £	At 31.3.20 £
Net cash			
Cash at bank and in hand	<u>2,328,876</u>	<u>1,638,966</u>	<u>3,967,842</u>
	<u>2,328,876</u>	<u>1,638,966</u>	<u>3,967,842</u>
Debt			
Debts falling due within 1 year	(309,108)	-	(309,108)
Debts falling due after 1 year	<u>(2,653,108)</u>	<u>309,108</u>	<u>(2,344,000)</u>
	<u>(2,962,216)</u>	<u>309,108</u>	<u>(2,653,108)</u>
Total	<u><u>(633,340)</u></u>	<u><u>1,948,074</u></u>	<u><u>1,314,734</u></u>

1. ACCOUNTING POLICIES**Basis of preparing the financial statements**

The financial statements of the charity, 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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. 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.

Freehold property	- 2% on cost
Improvements to property	- 10% on cost
Fixtures and fittings	- 10% on cost and 10% on reducing balance
Motor vehicles	- 25% on reducing balance

Fixed asset investments

Investments are a form of basic financial instruments are initially recognised at their transaction value and subsequently measured at their fair value at the balance sheet date using the closing quoted market price. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

No depreciation is provided on investment properties, as in the opinion of the trustees these properties are held primarily for their investment potential and so their fair value is of more significance than any measure of consumption and to depreciate them would not give a true and fair view. The revaluation of the investment property accords with the fair value accounting rules and will be reported in the Statement of Financial Activities.

Notes to the Financial Statements –continued
for the year ended 31 March 2020

1. ACCOUNTING POLICIES - continued

Taxation

The charity is exempt from 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.

Foreign currencies

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

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

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. Please refer to the trustee's annual report for more information about their contribution.

Notes to the Financial Statements –continued
for the year ended 31 March 2020**2. DONATIONS AND LEGACIES**

Voluntary income includes donations received and Income Tax recoverable in relation to donations received under Gift Aid.

Within voluntary income are the following receipts relating to restricted grants:

	2020	2019
	£	£
Kar Sewa Patna Sahib Renovation Project	661,337	707,001
Fetzer	2,609	5,663
CPWR Event	-	4,168

3. INVESTMENT INCOME

	2020	2019
	£	£
Rents received	1,127,485	1,174,534
Deposit account interest	5,137	1,489
	<u>1,132,622</u>	<u>1,176,023</u>

4. RAISING FUNDS**Investment management costs**

	2020	2019
	£	£
Investment management costs - rental sites	<u>394,076</u>	<u>392,779</u>

5. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Premises costs	-	141,664	141,664
Support Costs	-	962,669	962,669
Grants paid to institutions	881,341	-	881,341
Governance costs	-	5,880	5,880
Finance costs	-	85,809	85,809
	<u>881,341</u>	<u>1,196,022</u>	<u>2,077,363</u>

GURU NANAK NISHKAM SEWAK JATHA

Notes to the Financial Statements –continued
for the year ended 31 March 2020

6. GRANTS PAYABLE

	2020	2019
	£	£
Grants paid to institutions	881,341	1,176,749
The total grants paid to institutions during the year was as follows:		
	2020	2019
	£	£
Guru Nanak Nishkam Education Trust	-	8,909
Sangat Trust	-	61,944
Universal Sufi Council	-	4,500
Council of Parliament for World Religions	-	21,000
Sikh Helpline	1,300	5,100
Baba Labh Singh Ji - heritage conservation	11,037	-
India Faith Organisations	-	101
GNNSJ Leeds	76,197	37,244
Council of Sikh Gurudwaras	-	5,000
Spirit of Humanity Forum	-	5,000
Onkar Divine Mission	-	13,000
Nishkam Civic Association	100,000	100,000
Nishkam School Trust	-	149,099
Religion and Peace - University of Birmingham	20,000	20,000
Nishkam Healthcare Trust	30,000	30,000
Kar Sewa - Africa	-	157,001
Khalsa Academy	-	1,300
Kar Sewa India	610,005	550,000
Focolare Trust	-	6,000
British Sikh	-	1,000
Sikh Soldier Statute	-	551
CSGB	5,400	-
Sundry Donations	402	-
Sandwell Diwali	1,000	-
Nihal Production	26,000	-
	881,341	1,176,749

Notes to the Financial Statements –continued
for the year ended 31 March 2020**7. SUPPORT COSTS**

	Management £	Governance costs £	Totals £
Premises costs	141,664	-	141,664
Support Costs	962,669	-	962,669
Governance costs	-	5,880	5,880
Finance costs	85,809	-	85,809
	<u>1,190,142</u>	<u>5,880</u>	<u>1,196,022</u>

Other resources expended relate to interest payable and similar charges. Premises costs include utilities costs and general repair and renewal costs.

8. TRUSTEES' REMUNERATION AND BENEFITS

The trustees received no remuneration or other benefits during the year ended 31 March 2020, nor for the year ended 31 March 2019 and earlier years.

Trustees' expenses

The trustees have claimed no expenses during the year ended 31 March 2020 nor for the year ended 31 March 2019 and earlier years.

9. STAFF COSTS

The Trust is managed by volunteers and such has no paid employees.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	3,166,165	686,017	3,852,182
Investment income	<u>1,176,023</u>	<u>-</u>	<u>1,176,023</u>
Total	4,342,188	686,017	5,028,205
EXPENDITURE ON			
Raising funds	392,779	-	392,779
Charitable activities			
Premises costs	149,075	-	149,075
Support Costs	700,077	9,831	709,908
Grants paid to institutions	469,748	707,001	1,176,749
Governance costs	4,230	-	4,230
Finance costs	91,437	-	91,437
Total	1,807,346	716,832	2,524,178

Notes to the Financial Statements –continued
for the year ended 31 March 2020**10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted funds £	Restricted funds £	Total funds £
NET INCOME/(EXPENDITURE)	2,534,842	(30,815)	2,504,027
RECONCILIATION OF FUNDS			
Total funds brought forward	12,758,591	91,949	12,850,540
TOTAL FUNDS CARRIED FORWARD	<u>15,293,433</u>	<u>61,134</u>	<u>15,354,567</u>

11. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £	Motor vehicles £	Totals £
COST					
At 1 April 2019	3,180,008	1,390,554	430,128	12,600	5,013,290
Additions	-	12,264	23,367	-	35,631
At 31 March 2020	<u>3,180,008</u>	<u>1,402,818</u>	<u>453,495</u>	<u>12,600</u>	<u>5,048,921</u>
DEPRECIATION					
At 1 April 2019	1,459,656	257,423	253,351	10,357	1,980,787
Charge for year	<u>63,351</u>	<u>140,282</u>	<u>20,014</u>	<u>561</u>	<u>224,208</u>
At 31 March 2020	<u>1,523,007</u>	<u>397,705</u>	<u>273,365</u>	<u>10,918</u>	<u>2,204,995</u>
NET BOOK VALUE					
At 31 March 2020	<u>1,657,001</u>	<u>1,005,113</u>	<u>180,130</u>	<u>1,682</u>	<u>2,843,926</u>
At 31 March 2019	<u>1,720,352</u>	<u>1,133,131</u>	<u>176,777</u>	<u>2,243</u>	<u>3,032,503</u>

Notes to the Financial Statements –continued
for the year ended 31 March 2020**12. FIXED ASSET INVESTMENTS**

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2019 and 31 March 2020	<u>1</u>
NET BOOK VALUE	
At 31 March 2020	<u>1</u>
At 31 March 2019	<u>1</u>

There were no investment assets outside the UK.

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

Nishkam Security Limited

Nature of business; Security provider

25 %
holding

Class of share:

Ordinary

1

	2020 £	2019 £
Aggregate capital and reserves	30,400	15,554
Profit/(Loss) for the year	<u>14,845</u>	<u>2,578</u>

13. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 April 2019	12,974,917
Additions	<u>318,644</u>
At 31 March 2020	<u>13,293,561</u>
NET BOOK VALUE	
At 31 March 2020	<u>13,293,561</u>
At 31 March 2019	<u>12,974,917</u>

During the year the trustees received an independent professional desk top valuation that was carried out in 2019 to assess whether the investment properties are stated in the financial statements at their correct value. The trustees considered that there had been no material changes during the year and accordingly no revaluation adjustments has been incorporated.

Notes to the Financial Statements –continued
for the year ended 31 March 2020**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2020	2019
	£	£
Other debtors	46,175	188,694
Prepayments	16,261	61,374
	<u>62,436</u>	<u>250,068</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Bank loans and overdrafts (see note 17)	309,108	309,108
Trade creditors	97,360	116,900
Taxation and social security	11,125	11,125
Other creditors	93,087	141,557
	<u>510,680</u>	<u>578,690</u>

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

	2020	2019
	£	£
Bank loans (see note 17)	<u>2,344,000</u>	<u>2,653,108</u>

17. LOANS

An analysis of the maturity of loans is given below:

	2020	2019
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>309,108</u>	<u>309,108</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>1,236,432</u>	<u>1,236,432</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	1,107,568	1,416,676

Notes to the Financial Statements –continued
for the year ended 31 March 2020**18. SECURED DEBTS**

The following secured debts are included within creditors:

	2020 £	2019 £
Bank loans	<u>2,653,108</u>	<u>2,962,216</u>

The bank loans was drawn down in October 2013 and is secured by legal charges over Temple Row House, The Tenby Building, The NCA Building and 1,3,5,7,9,11 and 21 Soho Road. To reduce finance charges the trust repaid £3m in 2018 to reduce the outstanding debt and finance cost. Following this repayment, the remaining loan of £3.4m is on the following terms:

Term	15 years
Monthly instalments	25,759
Interest rates	Base rate + 2% pa

The loan is scheduled completion in 2033.

19. MOVEMENT IN FUNDS

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	15,293,433	1,911,597	17,205,030
Restricted funds			
Fetzer	4,513	(4,410)	103
Kar Sewa Patna Sahib Project	56,621	51,332	107,953
	<u>61,134</u>	<u>46,922</u>	<u>108,056</u>
TOTAL FUNDS	<u>15,354,567</u>	<u>1,958,519</u>	<u>17,313,086</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	3,766,012	(1,854,415)	1,911,597
Restricted funds			
Fetzer	2,609	(7,019)	(4,410)
Kar Sewa Patna Sahib Project	661,337	(610,005)	51,332
	<u>663,946</u>	<u>(617,024)</u>	<u>46,922</u>
TOTAL FUNDS	<u>4,429,958</u>	<u>(2,471,439)</u>	<u>1,958,519</u>

GURU NANAK NISHKAM SEWAK JATHA

Notes to the Financial Statements –continued
for the year ended 31 March 2020

19. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.18 £	Net movement in funds £	At 31.3.19 £
Unrestricted funds			
General fund	12,758,591	2,534,842	15,293,433
Restricted funds			
Fetzer	7,024	(2,511)	4,513
Kar Sewa Patna Sahib Project	84,925	(28,304)	56,621
	<u>91,949</u>	<u>(30,815)</u>	<u>61,134</u>
TOTAL FUNDS	<u>12,850,540</u>	<u>2,504,027</u>	<u>15,354,567</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	4,342,188	(1,807,346)	2,534,842
Restricted funds			
Fetzer	3,152	(5,663)	(2,511)
Kar Sewa Patna Sahib Project	678,697	(707,001)	(28,304)
CPWR Event	4,168	(4,168)	-
	<u>686,017</u>	<u>(716,832)</u>	<u>(30,815)</u>
TOTAL FUNDS	<u>5,028,205</u>	<u>(2,524,178)</u>	<u>2,504,027</u>

GURU NANAK NISHKAM SEWAK JATHA

Notes to the Financial Statements –continued
for the year ended 31 March 2020

19. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.18 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	12,758,591	4,446,439	17,205,030
Restricted funds			
Fetzer	7,024	(6,921)	103
Kar Sewa Patna Sahib Project	<u>84,925</u>	<u>23,028</u>	<u>107,953</u>
	<u>91,949</u>	<u>16,107</u>	<u>108,056</u>
TOTAL FUNDS	<u>12,850,540</u>	<u>4,462,546</u>	<u>17,313,086</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	8,108,200	(3,661,761)	4,446,439
Restricted funds			
Fetzer	5,761	(12,682)	(6,921)
Kar Sewa Patna Sahib Project	1,340,034	(1,317,006)	23,028
CPWR Event	<u>4,168</u>	<u>(4,168)</u>	<u>-</u>
	<u>1,349,963</u>	<u>(1,333,856)</u>	<u>16,107</u>
TOTAL FUNDS	<u>9,458,163</u>	<u>(4,995,617)</u>	<u>4,462,546</u>

GURU NANAK NISHKAM SEWAK JATHA

Notes to the Financial Statements –continued
for the year ended 31 March 2020

20. CAPITAL COMMITMENTS

	2020	2019
	£	£
Contracted but not provided for in the financial statements	<u>440,365</u>	<u>787,184</u>

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 were directors.

Nishkam Civic Association

A charity in which the trustee Mohinder Singh Ahluwalia, P Singh Jhutti and J Singh Bhinder were trustees.

Nishkam Civic Association operates from leased premises at 6 Soho Road, a freehold held by Guru Nanak Nishkam Sewak Jatha (Birmingham) UK.

Nishkam School Trust

A charity in which the trustee Mohinder Singh Ahluwalia was the patron. Nishkam School Trust operates from leased premises at 3, 9 to 11 Soho Road, freeholds held by Guru Nanak Nishkam Sewak Jatha (Birmingham) UK.

Nishkam Security Limited

A 25% owned subsidiary of Guru Nanak Nishkam Sewak Jatha (Birmingham).

Guru Nanak Nishkam Education Trust

A charitable company in which trustee Mohinder Singh Ahluwalia was a trustee and director. Guru Nanak Nishkam Education Trust holds a leasehold interest for the freehold of 5 to 7 Soho Road held by Guru Nanak Nishkam Sewak Jatha (Birmingham) UK.

Nishkam Healthcare Trust

A charity and its subsidiaries in which the trustee Mohinder Singh Ahluwalia has significant influence.

Sangat Trust

A charitable company in which Trustee Mohinder Singh Ahluwalia has been a trustee.

	2020	2019
	£	£
During the year the charity purchased the following goods or services:		
Marg Sat Santokh Manufacturers Ltd	15,027	10,172
Nishkam Pharmacy Limited	6,397	5,712
Nishkam Security Limited	148,558	143,723
Sangat TV Limited	54,998	75,110
During the year the charity made the following donation:		
Nishkam Civic Association	100,000	100,000
Nishkam Healthcare Trust	30,000	30,000
Sangat Trust	-	61,943
Nishkam School Trust	-	149,088
Guru Nanak Education Trust	-	8,910
During the year the charity received the following rent:		
Nishkam Healthcare Trust	30,000	30,000
Guru Nanak Nishkam Education Trust	40,203	40,203
Nishkam School Trust	272,234	288,828
During the year the charity received the following donation:		
Marg Sat Santokh Manufacturers Ltd	3,780	4,320
Sangat Trust	186,125	186,706

GURU NANAK NISHKAM SEWAK JATHA

Notes to the Financial Statements –continued
for the year ended 31 March 2020

21. RELATED PARTY DISCLOSURES - continued

At the end of the year the following amounts were due by Guru Nanak Nishkam Sewak Jatha (Birmingham)

UK:

Sangat Trust	576	15,2016
Nishkam Security Ltd	-	19,080
Marg Sat Santokh Manufacturers Ltd	1,641	7,063

At the end of the year the following amounts were owed to Guru Nanak Nishkam Sewak Jatha (Birmingham)

UK:

Guru Nanak Nishkam Education Trust	-	10,050
Nishkam School Trust	-	5,067
Nishkam Civic Association	24,500	58,359

22. ULTIMATE CONTROLLING PARTY

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

GURU NANAK NISHKAM SEWAK JATHA

Detailed Statement of Financial Activities
for the year ended 31 March 2020

	2020 £	2019 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Voluntary income	3,297,336	3,852,182
Investment income		
Rents received	1,127,485	1,174,534
Deposit account interest	5,137	1,489
	<u>1,132,622</u>	<u>1,176,023</u>
Total incoming resources	4,429,958	5,028,205
EXPENDITURE		
Investment management costs		
Investment management costs - rental sites	394,076	392,779
Charitable activities		
Grants to institutions	881,341	1,176,749
Support costs		
Management		
Rent, rates, water and service charges	5,470	5,166
Insurance	30,264	29,384
Light and heat	77,999	68,933
Telephone	1,744	1,554
Printing, postage and stationery	13,708	11,218
Advertising	78,652	66,280
Sundries	10,112	4,246
Premises repairs and renewals	27,931	45,592
Transport and carriage	1,500	2,822
Subscriptions	2,250	1,523
Flowers for gurudwara	27,731	21,636
CPWR	-	4,168
Langar for worshippers	188,045	178,314
Bank charges	8,899	8,490
Hygiene and cleaning	22,569	12,886
Security	58,857	29,861
Fetzer	7,019	6,600
Professional fees	6,000	13,824
Events	320,628	-
Freehold property	63,351	58,806
Carried forward	952,729	571,303

This page does not form part of the statutory financial statements

GNNJSJ Vision: “to uplift humanity through practice of faith values within the context of shared responsibility, selflessness, love, forgiveness, altruism and compassion”



Guru Nanak Nishkam Sewak Jatha

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Registered charity No. 508470