DHEKBHAL

England & Wales · Charity number 1070015

Details

Status	Registered
Legal form	Charitable company
Company number	03472146
Registered	1998-06-11
Register	View on the Charity Commission register

Contact

Address	43 Duice Road Barton Hill Settlement Bristol BS5 0AX
Phone	07776204661
Email	dhekbhal@yahoo.co.uk
Website	www.dhekbhal.co.uk

Activities

Objects: TO PROMOTE THE HEALTH AND WELL-BEING OF ASIAN PEOPLE IN BRISTOL AND SOUTH GLOUCESTERSHIRE.

Activities: To promote the health and social well being of South Asian people in Bristol and SouthGloucestershire through a range of services which build on the strength of our cultural diversity. Our services include:Sitting Service, Day Centre Project, Mens Project, Carers Project, Activities Project, Advice and Information.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

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Geography

- **Area of benefit:** SOUTH GLOUCESTERSHIRE AND BRISTOL
- Bristol City
- South Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£840,706	£822,806	£445,290	47
2024-03-31	£691,415	£682,319	£427,390	68
2023-03-31	£687,979	£642,156	£418,334	65
2022-03-31	£739,048	£703,252	£372,511	54
2021-03-31	£766,244	£656,020	£336,715	55

Trustees

Name	Role	Appointed
TARIQ KHAN	Chair	2017-12-27
Dr Mishell Sajid		2018-12-10
Jatinder Potiwal		2014-12-06
KHATEEJA BIBI		2017-12-27
MAQSUDA SALAM		2014-12-06
MOHAMMED YOUNAS GHAURI		
Mahinder Singh		2018-12-10
SHAKILA MAHMOOD		2014-12-06
SHAMEEM SAJID		
Shamim Sulaiman		2018-12-10
Shazia Yunus		2018-12-10

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DHEKBHAL

England & Wales - Charity number 1070015

Accounts

Company registration number: 03472146

Charity registration number: 1070015

Dhek Bhal

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Roberts & Co (Bristol) Limited
Chartered Accountants & Statutory Auditor
24 High Street
Chipping Sodbury
Bristol
BS37 6AH

Dhek Bhal

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Dhek Bhal

Reference and Administrative Details

Chairman	Mr T Khan
Trustees	Mr T Khan Mr M Y Ghauri Mrs J Kaur Dr M Sajid Mrs S Sajid Mrs M Salam Mrs S Sulaiman Mrs S Yunus Mr N Faqir Mrs A Sahi Mrs N Zahoor
Registered Office	43 Ducie Road Barton Hill Bristol BS5 0AX The charity is incorporated in England & Wales.
Company Registration Number	03472146
Charity Registration Number	1070015
Auditor	Roberts & Co (Bristol) Limited Chartered Accountants & Statutory Auditor 24 High Street Chipping Sodbury Bristol BS37 6AH

Dhek Bhal

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025.

Chair's & CEO's Joint Report

We are pleased to welcome our stakeholders to this year's report, marking another impactful and challenging year for Dhek Bhal in 2024/25. Under the strong governance of our Board of Trustees, we continued to deliver targeted, culturally sensitive services to South Asian communities across Bristol and South Gloucestershire, with a clear focus on health, wellbeing, and lifelong opportunities.

Strategic Growth and Partnerships

This year saw the strengthening of our existing services and the formation of meaningful new partnerships. We were proud to collaborate with academic institutions such as the University of Bristol and UWE, healthcare organisations like Sirona Care & Health, and peer community groups including the Chinese Community Wellbeing Society and Black Carers.

Dhek Bhal is often described as a "lighthouse" for our community — a beacon guiding people to vital services. Our partnerships reflect this, ensuring inclusivity, accessibility, and relevance for the communities we serve. We also continued to value the voices of our service users, embedding their feedback into service design and delivery.

Key Initiatives and Collaborative Projects

NIHR Dementia Research Project

In partnership with Professor Richard Cheston (UWE), we joined a cross-community research initiative to improve dementia diagnosis and support for South Asian, Chinese, and Caribbean communities in Bristol. The project aims to reduce stigma, improve access through self-referral pathways, and establish clearer post-diagnosis support standards. Manazzar Siddique was appointed Community Researcher in March 2025.

DREAM Sleep Intervention Study

Led by Dr. Sunny Chan (UWE), this 8-week project explored dyadic mind-body interventions to relieve sleep disturbances in individuals with dementia and their carers, with Dhek Bhal supporting recruitment and delivery.

Health Qigong Workshops

In collaboration with the Chinese Community Wellbeing Society, we ran Health Qigong sessions to promote physical and mental wellbeing, improve sleep, and encourage mild physical activity — blending cultural approaches with inclusive health practices.

Dementia Awareness and Film Projects

Dhek Bhal worked with Sirona Care & Health and Bristol Dementia Wellbeing Service to improve access to culturally appropriate dementia services. A collaborative film project with Cat Jameson and the University of Bristol showcased lived experiences and raised awareness within the community, with screenings held in April 2025 and more planned.

Accessible Health Leaflets

Dhek Bhal

Trustees' Report

We supported consultations on developing user-friendly health information leaflets tailored to people with limited English or learning disabilities. These materials, rich in visuals and minimal text, aim to improve engagement and accessibility.

Oral Health and Dementia – 'My Smile' Project

We collaborated on the 'My Smile' research initiative, exploring how oral health impacts brain health in dementia patients, further demonstrating the value of inclusive clinical research with communities.

Fastball – dementia diagnosis project

We welcomed a visit from the Fastball team – from the Universities of Bath and Bristol – to show Dhek Bhal members a new tool for early dementia diagnosis that does not require verbal or written tests and hear member's views on this.

Tales of Two Cities - project

Dhek Bhal are a partner with the Universities of Bristol and Bradford, on an engagement project supporting new connections between Dhek Bhal and South Asian communities in Bradford (Khidmat Centre and Bradford Dementia Hub). We are sharing and learning about sustainable engagement and partnership in dementia research.

Community Advocacy and Support

We continued to support our service users with essential services, including assisting with Bristol City Council's financial review assessment forms — a growing challenge due to digital-only processes. Our advocacy has become more vital than ever for non-English speakers and digitally excluded individuals.

Recognition, Trust and Workforce Excellence

Our staff remain the heart of our organisation. Their resilience, dedication, and compassion have helped us deliver high-quality, person-centred care in the face of ongoing pressures — from paperwork and inspections to emotional challenges when service users pass away.

We are committed to fostering a positive, inclusive workplace culture, enabling us to attract and retain diverse talent and build a sustainable workforce for the future.

Looking Ahead

As we move into 2025/26, we are excited by growing interest from both local and national partners eager to collaborate on health and wellbeing projects. We will continue advocating for marginalised voices, closing service gaps, and driving forward inclusive research that improves quality of life — especially for those in later life.

We remain committed to building a strong, sustainable, and community-led organisation — one that earns the continued trust and respect of the people we serve and the partners we work with.

Thank you to our dedicated staff team, trustees, our partners, and our community for your ongoing support and belief in our mission.

Tariq Khan – Chairperson

Zehra Haq - CEO

Dhek Bhal

Trustees' Report

Objectives and activities

Objects and aims

The objectives of Dhek Bhal are to promote the health and social well-being of South Asian people in Bristol and South Gloucestershire through a range of services which include respite, daycare, self help and advocacy activities.

In order to achieve these objectives Dhek Bhal has adopted a range of policies that enable the Charity to provide:

(i) respite services for carers of Asian elders (disabled and able bodied) through a sitting service.

(ii) a day care service for frail and disabled elderly women.

(iii) a day care service for frail and disabled elderly men.

(iv) a carer support group for both male and female carers and to address their social, health, educational and training needs.

(v) activity projects catering for the needs of all the family members.

(vi) domiciliary home care service providing practical support in personal care(toileting/managing incontinence, manual lifting and handling, bathing, washing, dressing and feeding) and home care (housework, laundry/ironing, pension collecting, shopping and food preparation).

This service is regulated by the Care Quality Commission and accredited by the local authorities.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Mr T Khan
	Mr M Y Ghauri
	Mrs J Kaur
	Dr M Sajid
	Mrs S Sajid
	Mrs M Salam
	Mrs S Sulaiman
	Mrs S Yunus
	Mr N Faqir
	Mrs A Sahi
	Mrs N Zahoor

Dhek Bhal

Trustees' Report

Chairman: Mr T Khan

Structure, governance and management

Organisational structure

The Charity was started in May 1987 by a small group of volunteers and operated under the name of The Barton Hill Asian Women's Group.

On 27 November 1997, a company limited by guarantee was incorporated under the name of Dhek Bhal and on 21 December 1997 the Charity was transferred into the company. The company's registered number is 3472146.

The company subsequently obtained Charitable Status on 11 June 1998 and is registered under number 1070015.

The charity is governed by its Memorandum and Articles of Associations adopted on 7 November 1997.

Dhek Bhal is a membership organisation. Its members meet at an Annual General Meeting (AGM). Its purpose is to elect a Board of Trustees to represent member's views and govern the work of the organisation.

Recruitment and appointment of trustees

The Board of Trustees is an elected body and is the ultimate governing body of Dhek Bhal. All major decisions about policy, direction and structure of the organisation must be approved by the Board of Trustees. The Board of Trustees meets regularly to discuss issues of major importance under the leadership of the Chair.

The Chair and Treasurer are elected at each Annual General Meeting. Two Vice Chairs are elected by the trustees at the first meeting following the Annual General Meeting.

The Trustees of the Charity are personally responsible to the Charity Commission to ensure that amongst other things, Dhek Bhal spends its money to benefit people of the South Asian Community.

Induction and training of trustees

Newly appointed Trustees receive an induction pack and participation in training sessions for the whole Board is encouraged and arranged throughout the year.
The Finance sub-group meets quarterly.

The Chief Executive - Zehra Haq

The Chief Executive is personally responsible for the day-to-day running of the Charity and reports directly to the Board of Trustees. All paid and unpaid employees are responsible via their Project Heads to the Chief Executive.

The Chief Executive is also closely assisted by Ikram Ul Haq in connection with the Charities' finances and accounting function.

Major risks and management of those risks

The Board of Trustees routinely examines the major strategic, business and operational risks, which the charity faces as part of the strategic planning process, and has systems in place to monitor and mitigate the impact that they may have, largely through the work of the Finance sub-group.
During the year Dhek Bhal provided services to certain persons who are related to several of the trustees. The Board of trustees can confirm that all these services have been provided at the same rates applied to all unconnected individuals.

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The charity's activities expose it primarily to the financial risks of changes in interest rates.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.
The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.
The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.
The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

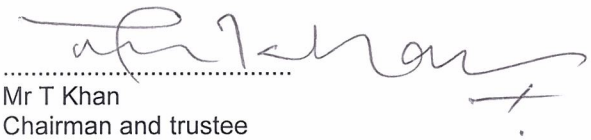
In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity holds suitable bank balances and cash. In addition, the charity has strong operating relationships with their bankers if short-term debt finance is required.
Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

Dhek Bhal

Trustees' Report

Disclosure of information to auditor
Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 14/11/25 and signed on its behalf by:



.....
Mr T Khan
Chairman and trustee

Dhek Bhal

Strategic Report for the Year Ended 31 March 2025

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 31 March 2025, in compliance with s414C of the Companies Act 2006.

Achievements and performance

Review of Development, Activities and Achievements: April 2024 to March 2025

The Charity is grateful for the unstinting efforts of its volunteers who are involved in service provision and fundraising. It is estimated that over volunteers' hours were provided during the year.

If this is conservatively valued at £18.66 per hour, the volunteer efforts amount to £29,986, 23.90% of the total hours of 1,607 and 24.21% of the total amount attributed to Dhek Bhal's consultant, Ikram-ul Haq. The Chief Executive Officer - Zehra Haq's time and value represented by 9.78% and 14.97%. Two other volunteers - Parveen Akhtar (a retired Dhek Bhal manager providing her time on every Monday & Tuesday) and Doug Ellis, driving the Mini-Bus, ferrying the Elderly on every Monday & Tuesday to the Day Centre).

The trustees are satisfied that Dhek Bhal complies with the Charity Commission's guidance regarding public benefit.

Dhek Bhal objectives, aims and activities are for the public benefit.

The services are targeted primarily at the South Asian people who live in Bristol and South Gloucestershire. The services are commissioned and paid for by Bristol City Council, South Gloucestershire and NHS. Dhek Bhal also receives funds from trusts and other donors to cover activities' cost within the organisation, and service users may contribute towards part of the cost.

A. Older Women & Men Day Care Service

This report provides an overview of the Day Centre's progress and impact throughout 2024–2025, highlighting its vital role in supporting the health, independence, and overall well-being of older adults in our community. Over the past year, the Centre has continued to grow and evolve, promoting social connection, reducing isolation, and offering invaluable respite and reassurance for caregivers.

We remain committed to delivering a warm, inclusive, and culturally sensitive environment where older people of all backgrounds feel a strong sense of belonging and purpose. Our services—including daily activities, freshly prepared meals, and meaningful social opportunities—are thoughtfully tailored to reflect the linguistic, cultural, and dietary needs of our members, helping to create a space that feels both familiar and engaging.

Expanding Reach and Responding to Needs

In 2024–2025, the Centre extended its support to a broader range of individuals, including those living with dementia, chronic health conditions, mobility challenges, or heightened social isolation. A total of **42 older adults** were registered with the service, with weekly attendance averaging between **40 and 50 participants**. This sustained demand reflects the increasing need for inclusive, community-based care solutions as people live longer—often while facing challenges such as loneliness, health inequalities, and mental health concerns.

The following section outlines key activities, partnerships, and outcomes achieved during the year, demonstrating how the Day Centre continues to adapt to the changing needs of the community.

The Reframe: Diverse Images for Healthcare

Supported by NHS England, UWE Bristol, and partner organisations, this pioneering project addresses the lack of diversity in healthcare imagery. By creating a representative image bank that showcases medical conditions across a variety of skin tones and cultural backgrounds, the project promotes inclusion in health education and diagnostic resources. Expertly guided by Dr Puspa Raj Pant and enriched by contributions from Dhek Bhal service users, the project ensures authenticity, cultural appropriateness, and visibility for underserved communities.

Key Projects and Initiatives

The Healing Power of Creativity

This initiative empowers members through artistic expression—such as painting, music, drama, and storytelling—to foster emotional release, self-confidence, and community connection. These creative sessions have helped reduce stress, enhance self-worth, and strengthen social bonds among participants.

Building Digital Confidence

This tailored programme supported service users in developing essential mobile phone skills. Delivered with patience and understanding, the sessions helped participants build confidence, improve digital independence, and stay more connected to loved ones and wider society.

Safe and Supported Home Improvements

In partnership with *We Care Home Improvements*, this initiative connects vulnerable service users with reliable, insured tradespeople for safe, professional home repairs. The collaboration strengthens trust and safeguarding, ensuring participants can maintain a safe and comfortable living environment.

Hearing Support and Solutions

A dedicated awareness session offered practical information on hearing aids, assistive technologies, and home-based hearing solutions. Service users gained valuable insights into managing hearing loss, enhancing communication, and preventing isolation.

Retail and Leisure Outings

Shopping trips to malls and retail parks offered more than just access to essentials—they promoted physical activity, mental stimulation, and joyful social interaction, helping participants maintain their independence and confidence in public spaces.

Residential Trip to the Isle of Wight

This much-anticipated trip had a profound impact on participants' emotional and social well-being. Through shared meals, group activities, and scenic exploration, members formed friendships, combated loneliness, and created lasting memories—strengthening their sense of community and joy.

Falls Prevention and Promoting Independence

Falls prevention specialists visited the Centre to lead sessions on managing frailty, reducing fall risks, and maintaining independence. Service users were introduced to practical guidance and gentle exercises from the STEP programme, helping improve balance, mobility, and confidence in daily life.

Looking Ahead

As we reflect on a year of meaningful progress, we remain committed to building on these achievements. The Day Centre will continue listening, adapting, and innovating—ensuring that older adults in our community are supported, empowered, and celebrated.

B. Domiciliary Care & Time for You Services

Providing person-centred home care support to 51 service users – totalling 24,596 hours.

The year 2024–2025 marked another period of steady and responsive service delivery, underpinned by our continued commitment to high-quality, culturally specific care. Our home support services remain rooted in compassion and respect, with a strong focus on promoting independence, dignity, and choice for those most vulnerable—particularly within the South Asian community.

Using a person-centred approach, we empower service users to make informed decisions about their care. We support them in shaping their own care plans and ensure services are flexible enough to evolve with their changing needs.

Our Process

Initial assessments are carried out by the Home Care Services Manager or the Registered Manager, who visit the service user's home to complete:

- A personalised care plan
- A comprehensive risk assessment
- Clear guidance on feedback, complaints, and how to raise concerns

This process is designed to build trust and empower service users before care begins.

Standards, Safety & Training

We prioritise the use of PPE and infection control training to protect both clients and staff. Recognising the anxiety some vulnerable individuals feel regarding infection risks, our robust PPE policy provides critical reassurance to service users and their families.

Our staff undergo regular, ongoing training to ensure they are equipped with up-to-date knowledge and skills. This empowers them to deliver safe, empathetic, and high-quality care with confidence. Regular supervisions and care reviews ensure our support remains aligned with each individual's evolving needs.

Supporting Change & Responding to Needs

As care needs change, our service remains flexible and adaptive, providing peace of mind to service users and their families. Staff have shown increased confidence in identifying and raising concerns, particularly around dementia, allowing timely access to appropriate support services.

We also ensure our teams are trained in cyber security, recognising the growing risks of digital threats. Policies are regularly reviewed to reflect current best practices.

Staff Wellbeing and Development

We value our workforce highly and are committed to staff recognition, wellbeing, and development. This includes:

- Training opportunities
- Team-building events

- Access to free professional talking therapies
- Fair pay and updated contracts

We believe that a supported and motivated team delivers the best outcomes for service users.

Collaborated with key agencies:

- Avon Fire & Rescue – home fire safety support
- Dementia Wellbeing Service – use of the empathy suit to simulate living with dementia
- Sirona Health – workshop on bowel and bladder support
- In addition the partnerships training strengthened staff knowledge, enhancing their ability to deliver informed, sensitive care.

Quality Assurance & Training

- Comprehensive review and update of policies and procedures to promote safe practice.
- Delivered extensive training including:
- Manual Handling, Food Hygiene, First Aid, Cyber Security, Dementia Empathy Suit Training, Bladder & Incontinence Support, Medication (incl. refreshers), Infection Control

Internal Development

- Organised a staff team day in Birmingham, boosting morale and recognising staff dedication.
- Delivered refresher training on key Dhek Bhal policies, including:
- Code of Conduct, Professional Boundaries, Contingency Plans (Summer & Winter), Safeguarding Adults, PPE & Infection Control, Confidentiality, Lone Working, Medication, Data Protection, Cyber Security, Safe Use of Equipment in Homes,
- Successfully listed on the Bristol City Council Single Action Framework.
- Regular submission of capacity and vaccine uptake trackers to local and national government.
- Reviewed and improved staff contracts, with pay increases awarded.
- Quarterly supervisions and annual appraisals conducted to support performance and set goals.
- Recruited 3 new female staff members & maintained very low staff turnover.

Care Provision & Advocacy

- Delivered a wide range of care packages—from light domestic support to intensive double-up care of up to 55 hours per week.
- Assisted with a wide variety of practical matters, including:
- Bus passes, blue badges, parking permits, Insurance queries, Housing and maintenance support
- Supported service users through Bristol City Council Financial Assessments, reducing anxiety and advocating on their behalf.
- Continued support for self-funding clients.
- Helped carers access respite breaks and increased care packages, strengthening our relationships with local commissioners and the NHS.
- Maintained continuity of care despite seasonal pressures.

Challenges Faced

- Hospital discharges: Coordinating smooth transitions in partnership with hospitals and Sirona teams.
- Bereavements: Providing sensitive support to families and staff following the passing of service users.
- Staffing pressures: Covering absences required flexibility and resilience.
- Reductions in care packages: Notably a 54-hour and an 18-hour package were cancelled.
- HR concerns: Managed through formal improvement meetings where needed.
- Managing expectations: Conducted several meetings with service users to align support expectations

Priorities for 2025–2026

- Maintain delivery of safe, high-quality care for all service users.
- Implement an electronic care management system to improve service efficiency.
- Provide bespoke staff training tailored to emerging needs.
- Continue policy updates and ensure compliance through regular monitoring.
- Maintain a strong focus on staff wellbeing, retention, and development.

C. Edited & Summarised Feedback

The feedback collected from service users, carers, and families throughout the year reflects overwhelming appreciation for the compassionate, culturally sensitive, and person-centred care provided by Dhek Bhal's Day Centre, Domiciliary Care, and Time for You services. Service users consistently praised the professionalism, kindness, and reliability of staff, as well as the positive impact on their emotional, physical, and mental well-being.

Key Themes from Feedback

1. Quality and Compassionate Care

- Carers are consistently described as respectful, kind, and dedicated.
- Service users feel cared for with dignity, especially around personal care and daily support.
- Staff such as Naghma, Rehana, Maureen, and Zehra were singled out for exceptional dedication and going above and beyond.

"They don't just provide practical help, they bring warmth and reassurance."

"Their commitment is truly remarkable. I sleep undisturbed and worry-free."

2. Culturally Appropriate Support

- Many praised the service for understanding religious, cultural, and linguistic needs.
- This cultural alignment fostered a greater sense of comfort and trust.

"This is the best place for me and my aunty's needs."

"Dhek Bhal offers me a fully culturally appropriate service."

3. Emotional Wellbeing & Social Connection

- The Day Centre is described as a lifeline that combats isolation, supports mental health, and strengthens community ties.
- Users look forward to attending and prepare in advance with excitement.

"By Sunday, I make sure my clothes are ironed – I really look forward to going."

"Without this I would certainly fall into loneliness and depression."

4. Support for Carers

- Family carers expressed deep gratitude for the respite and peace of mind Dhek Bhal provides.
- Several noted that without Dhek Bhal, their own health and wellbeing would have deteriorated.

"Without Dhek Bhal, I would have drifted further into depression."

"Their support gives me time to look after my own health."

5. Responsiveness and Flexibility

- Numerous users highlighted the organisation's ability to respond quickly to urgent needs, including hospital discharges, revised care plans, and changes in hours.
- Dhek Bhal's management was frequently praised as approachable and helpful.

"They responded quickly and flexibly to reinstate care."

"The CEO is always approachable if we need help or advice."

6. Lasting Impact and Trust

- Dhek Bhal has made a profound difference in people's lives, often described as "life-changing" or "irreplaceable."
- Former carers and family members offered heartfelt tributes, with one referring to the organisation as "angels" and expressing lifelong gratitude.

"They saved me."

"We are forever indebted to Dhek Bhal for the care they gave our mother."

Feedback Highlights

Service users report high satisfaction, especially in relation to respect, dignity, and quality of care.

- Cultural and linguistic understanding cited as a key strength.
- Day Centre praised for reducing isolation and improving mental wellbeing.
- Carers feel supported and valued, benefiting from respite and reduced stress.
- Staff named for outstanding service, including Naghma, Rehana, Maureen, Zehra, and Naheed.
- Responsiveness to changing needs during hospital discharge or increased care requirements highly valued.
- Strong trust in management, praised for being approachable and responsive.
- Ongoing impact cited across emotional, physical, and mental health.

- Multiple testimonials refer to Dhek Bhal as life-saving and irreplaceable.

Partners Feedback

"Training with Dhek Bhal is always a pleasure. It strengthens our ties to the Bristol community and deepens our understanding of health and social care challenges. As a fellow charity, we're proud to support others in the sector by sharing knowledge and resources."

Lucy Kirikmaa - St Monica's Trust

"It's always a pleasure to work with Zehra and her team at Dhek Bhal. Their commitment to supporting their clients is matched by an energy, efficiency and enthusiasm which is inspiring. I've had the privilege of drawing on Zehra's wisdom and compassion for over ten years — most recently through the EMPATHY study, where I've also enjoyed and valued working with Manazzar Siddique, a talented, warm, and compassionate researcher."

Rik Cheston – UWE

"We wish to thank Dhek Bhal for the warm welcome and interest in our dementia research projects. Your questions and enthusiasm always inspire us, and we look forward to continuing our partnership with you."

Julie Clayton, public involvement and engagement lead in dementia studies, University of Bristol

"Thank you so much for inviting me to the AGM on Monday. What a wonderful celebration of all the impressive work that Dhek Bhal does. And of course, I was absolutely delighted to be featured in the calendar — I see this as a huge affirmation of our partnership. On behalf of the University of Bristol, I'd like to say how much we value and appreciate our ongoing friendship and collaboration.

Looking forward to seeing you again in the New Year"

Julie Clayton, public involvement and engagement lead in dementia studies, University of Bristol –

"The University of Bristol Musculoskeletal Research Unit highly values our relationship with Dhek Bhal. Over the past year, we have collaborated with the Dhek Bhal community on several projects, including: improving care for people undergoing hip and knee replacements, enhancing patient information for clinical trials, promoting exercise for pain management, and creating films about involvement in health research."

Cat Jameson - University of Bristol

"Dhek Bhal has worked with the University of Bristol over the last two years on the MAPLE Project (www.maple.bristol.ac.uk). Together, we created a guide for researchers to ensure clinical trials are more inclusive and accessible for minoritised communities. We hope this work will help increase diversity in research participation and make outcomes more representative. The project is set to launch in October 2025."

Cat Jameson - University of Bristol

"Dhek Bhal are a valued supplier of outreach provision and day services, particularly for the South Asian Community in Bristol. We look forward to continuing this important relationship.'

Tim Rabone – Bristol City Council

"Sirona Health Inclusion Services were delighted to partner with Dhek Bhal to provide information on therapy services and hospital discharge pathways for carers and service users. We shared resources on healthy living, falls prevention, and demonstrated how small adaptations and equipment can support independence.

The Dhek Bhal Elders Group provided invaluable insights into barriers to accessing services, which are now shaping future care design and delivery."

Jude Watkins – Sirona

"Over the past year, we've collaborated on the More Than Memory exhibition — a project exploring dementia and caring.

The RWA was thrilled to welcome Dhek Bhal's groups to see their work exhibited. This included a food drawings exhibition created by the Men's Group, and a special project with artist Brânduşa Rotaru (Shika), who worked with both Men's and Women's Groups to explore meaningful foods from childhood to present. These artistic and multilingual expressions were beautifully framed and shared with the public at RWA.

Inspired by the Women's Group's planter designs from 2024, RWA and its partners also created three new balcony planters, which were on display this summer."

Helen Jacobs – RWA

"Dear Zehra,

I've been meaning to write to you for some time to share what I hear about Dhek Bhal in my work as a community interpreter.

Nearly every elderly South Asian client I visit speaks positively about your organisation. Dhek Bhal provides essential social interaction in a culturally familiar setting. Whether it's attending the Day Centre, participating in excursions, or receiving trained care at home — clients feel connected and understood, particularly when language is no longer a barrier.

Elderly people often feel isolated despite good support from family or services. Dhek Bhal fills that gap by creating a safe, happy space for them to connect with their peers.

I would like to thank and congratulate all your staff for delivering such a valued service to our communities.

Wishing you all the best."

Sarwat Manzur – Bristol City Council – Community Interpreter

"As a stroke researcher, I found it invaluable working with Dhek Bhal on collaborative research projects. The support and enthusiasm your team brings to every opportunity is remarkable. I'm truly grateful for the longstanding relationship we've built, and I look forward to continuing our joint work in research and community engagement."

Dr Praveen Kumar, Associate Professor in Stroke Rehabilitation – UWE

"Partnership working is vital. It allows organisations to share knowledge, experiences, and resources while fostering mutual understanding between communities. It creates opportunities to exchange ideas, learn from each other, and promote best practices — all of which spark innovation and enhance service delivery."

Emily Choi – Chinese Wellbeing Society

Financial review

Policy on reserves

Retained general unrestricted reserves represent approximately 6 to 7 months' expenditure which should enable the Charity to safeguard against any temporary downturns in activity and income levels in the future.

Financial review

Policy on reserves

Retained general unrestricted reserves represent approximately 6 to 7 months' expenditure which should enable the Charity to safeguard against any temporary downturns in activity and income levels in the future.

Financial review

Total income recorded in the accounts for the year ended 31 March 2025 is £840.706

Total income recorded in the accounts for the year ended 31 March 2024 was 691,375.

Total Commissioning Income from Domiciliary Care, Sitting Service, Elderly Day Care for Elderly Men and Elderly Women for 2024/2025 was £769,597 (representing 91.54%) of Dhek Bhal's total revenue income as compared to the previous year's commissioning income of £643,067 (93.30%) of the Revenue Income. The increase in the commissioning income of £126,530 is due mainly to price increases to Homecare and Day Centre services & increase in commissioning. This is shown below.

Below is the breakdown comparison of the commissioning income:

	2024/25	2023/24	2022/23	2021/22
	£	£	£	£
Domiciliary Care	529,134	471,597	433,914	484,756
South Gloucestershire	94,483	75,521	66,671	57,762
Sitting Service-Bristol	47,333	33,136	23,144	29,538
Elderly Women's Day Care	85,571	64,322	51,101	2,408
Elderly Men's Day Care	13,076	12,291	10,185	5,938
Total Commissioning Income	769,597	643,067	585,015	624,676

Total other Dhek Bhal Revenue income within donations and legacies and other income of £63,652 includes:

	£
Bristol City Council CEO Part Salary	16,780
Cafe Sales	4,296

Dhek Bhal

Strategic Report for the Year Ended 31 March 2025

Bank Interest	3,352
Funds Raised for Various Activities	39,224

A net surplus of £17,900 is recorded for the year ended 31 March 2025 (2024: £9,056)

Principal risks and uncertainties

The Board of Trustees routinely examines the major strategic, business and operational risks, which the charity faces as part of the strategic planning process, and has systems in place to monitor and mitigate the impact that they may have, largely through the work of the Finance sub-group.
During the year Dhek Bhal provided services to certain persons who are related to several of the trustees. The Board of trustees can confirm that all these services have been provided at the same rates applied to all unconnected individuals.

The strategic report was approved by the trustees of the charity on 14/11/25 and signed on its behalf by:

.....
Mr T Khan
Chairman and trustee

Dhek Bhal

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Dhek Bhal for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 14/11/25 and signed on its behalf by:

.....

Mr T Khan
Chairman and trustee

Dhek Bhal

Independent Auditor's Report to the Members of Dhek Bhal

Opinion

We have audited the financial statements of Dhek Bhal (the 'charity') for the year ended 31 March 2025, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, 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 United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 auditor 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

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

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 auditor's report 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.

Independent Auditor's Report to the Members of Dhek Bhal

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Strategic Report and Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic Report and Trustees' Report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Strategic Report and the Trustees' Report.

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.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 18), the trustees are responsible for the preparation of the financial statements and for being satisfied that they 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.

Auditor responsibilities for the audit of the financial statements

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 an auditor's report 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our audit procedures were designed to respond to identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

- Discussing with the directors and management their policies and procedures regarding compliance with laws and regulations;
- Communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- Considering the risk of acts by the company which were contrary to applicable laws and regulations, including fraud.

Our audit procedures in relation to fraud included but were not limited to:

- Making enquiries of the directors and management on whether they had knowledge of any actual, suspected or alleged fraud;
- Gaining an understanding of the internal controls established to mitigate risks related to fraud;
- Discussing amongst the engagement team the risks of fraud; and
- Addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

Use of our report

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

Peter Roberts (Senior Statutory Auditor)
For and on behalf of Roberts & Co (Bristol) Limited, Statutory Auditor

24 High Street
Chipping Sodbury
Bristol
BS37 6AH

14 November 2025

Dhek Bhal

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies	3	-	55,669	55,669
Charitable activities	4	777,859	-	777,859
Other income		7,178	-	7,178
Total income		785,037	55,669	840,706
Expenditure on:				
Raising funds	5	(13,993)	-	(13,993)
Charitable activities	6	(768,358)	(40,455)	(808,813)
Total expenditure		(782,351)	(40,455)	(822,806)
Net income		2,686	15,214	17,900
Net movement in funds		2,686	15,214	17,900
Reconciliation of funds				
Total funds brought forward		416,379	11,011	427,390
Total funds carried forward	16	419,065	26,225	445,290

The notes on pages 26 to 35 form an integral part of these financial statements.

Dhek Bhal

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	-	37,555	37,555
Charitable activities	4	647,435	-	647,435
Other income		6,385	-	6,385
Total income		653,820	37,555	691,375
Expenditure on:				
Raising funds	5	(13,229)	-	(13,229)
Charitable activities	6	(630,429)	(38,661)	(669,090)
Total expenditure		(643,658)	(38,661)	(682,319)
Net income/(expenditure)		10,162	(1,106)	9,056
Net movement in funds		10,162	(1,106)	9,056
Reconciliation of funds				
Total funds brought forward		407,323	11,011	418,334
Total funds carried forward	16	417,485	9,905	427,390

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 16.

Dhek Bhal

(Registration number: 03472146)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	12	2,021	2,731
Current assets			
Debtors	13	50,427	35,294
Cash at bank and in hand	14	503,885	465,737
		554,312	501,031
Creditors: Amounts falling due within one year	15	(111,043)	(76,372)
Net current assets		443,269	424,659
Net assets		445,290	427,390
Funds of the charity:			
Restricted income funds			
Restricted funds		26,225	9,905
Unrestricted income funds			
Unrestricted funds		419,065	417,485
Total funds	16	445,290	427,390

The financial statements on pages 22 to 35 were approved by the trustees, and authorised for issue on 14/11/25.. and signed on their behalf by:

S. Sajid
.....
Mrs S Sajid
Trustee

The notes on pages 26 to 35 form an integral part of these financial statements.

Dhek Bhal

Statement of Cash Flows for the Year Ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash income		17,900	9,056
Adjustments to cash flows from non-cash items			
Depreciation	5	1,359	1,145
		19,259	10,201
Working capital adjustments			
Increase in debtors	13	(15,133)	(25,569)
Increase in creditors	15	34,671	17,523
Net cash flows from operating activities		38,797	2,155
Cash flows from investing activities			
Purchase of tangible fixed assets	12	(649)	(1,146)
Net increase in cash and cash equivalents		38,148	1,009
Cash and cash equivalents at 1 April		465,737	464,728
Cash and cash equivalents at 31 March		503,885	465,737

All of the cash flows are derived from continuing operations during the above two periods.

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £Nil towards the assets of the charity in the event of liquidation.

The address of its registered office is:
43 Ducie Road
Barton Hill
Bristol
BS5 0AX

2 Accounting policies

Summary of significant accounting policies and key accounting estimates
The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance
The financial statements have been prepared in accordance with 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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation
Dhek Bhal meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments
All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Gift aid

Incoming resources from tax reclaims are included in the Statement of Financial Activities at the same time as the gift to which they relate.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £0.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	3 years straight line
Furniture and fittings	6 years straight line
Motor vehicles	4 years straight line
Computer equipment	3 years straight line

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Debt instruments

Debt instruments that are classified as payable or receivable within one year on initial recognition and which meet the above conditions are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

With the exception of some hedging instruments, other debt instruments not meeting these conditions are measured at fair value through profit or loss.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

3 Income from donations and legacies

	Restricted funds £	Total funds £
Donations and legacies;		
Donations from companies, trusts and similar proceeds	16,780	16,780
Other income from donations and legacies	38,889	38,889
Total for 2025	55,669	55,669
Total for 2024	37,555	37,555

4 Income from charitable activities

	Unrestricted funds General £	Total funds £
	777,859	777,859
Total for 2025	777,859	777,859
Total for 2024	647,435	647,435

5 Expenditure on raising funds

a) Costs of generating donations and legacies

	Note	Unrestricted funds General £	Total funds £
Marketing and publicity		2,618	2,618
Total for 2025		2,618	2,618
Total for 2024		3,004	3,004

6 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs		699,905	16,780	716,685
Allocated support costs	7	2,035	-	2,035
Governance costs	7	44,998	-	44,998
Total for 2025		746,938	16,780	763,718
Total for 2024		602,672	16,780	619,452

In addition to the expenditure analysed above, there are also governance costs of £44,998 (2024 - £51,184) which relate directly to charitable activities. See note 7 for further details.

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total funds £
Audit fees		
Audit of the financial statements	6,490	6,490
Legal fees	3,108	3,108
Depreciation, amortisation and other similar costs	1,359	1,359
Other governance costs	34,041	34,041
Total for 2025	44,998	44,998
Total for 2024	51,184	51,184

8 Net incoming/outgoing resources

Net incoming resources for the year include:

	2025 £	2024 £
Audit fees	6,490	6,289
Depreciation of fixed assets	1,359	1,145

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	695,665	549,115
Other staff costs	32,395	27,602
	728,060	576,717

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Staff	46	49

No employee received emoluments of more than £60,000 during the year.

11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

12 Tangible fixed assets

	Furniture and equipment £	Motor vehicles £	Total £
Cost			
At 1 April 2024	49,316	39,320	88,636
Additions	649	-	649
At 31 March 2025	49,965	39,320	89,285
Depreciation			
At 1 April 2024	46,585	39,320	85,905
Charge for the year	1,359	-	1,359
At 31 March 2025	47,944	39,320	87,264
Net book value			
At 31 March 2025	2,021	-	2,021
At 31 March 2024	2,731	-	2,731

13 Debtors

	2025 £	2024 £
Trade debtors	27,185	9,463
Prepayments	23,242	25,831
	50,427	35,294

14 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	503,885	465,737

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	29,866	31,783
Other taxation and social security	7,776	6,105
Accruals	73,401	38,484
	111,043	76,372

16 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
Unrestricted funds				
General	416,379	785,037	(782,351)	419,065
Restricted funds	11,011	55,669	(40,455)	26,225
Total funds	427,390	840,706	(822,806)	445,290

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
General	407,323	653,820	(643,658)	417,485
Restricted funds	11,011	37,555	(38,661)	9,905
Total funds	418,334	691,375	(682,319)	427,390

17 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 March 2025 £
Tangible fixed assets	2,021	2,021
Current assets	554,312	554,312
Current liabilities	(111,043)	(111,043)
Total net assets	445,290	445,290

	Unrestricted funds General £	Total funds at 31 March 2024 £
Tangible fixed assets	2,731	2,731
Current assets	501,031	501,031
Current liabilities	(76,372)	(76,372)
Total net assets	427,390	427,390

18 Analysis of net funds

	At 1 April 2024 £	At 31 March 2025 £
Cash at bank and in hand	465,737	465,737
Net debt	465,737	465,737

	At 1 April 2023 £	Financing cash flows £	At 31 March 2024 £
Cash at bank and in hand	464,728	1,009	465,737
Net debt	464,728	1,009	465,737

Dhek Bhal

Statement of Financial Activities by fund for the Year Ended 31 March 2025

Unrestricted Funds

	Total Unrestricted Funds 2025 £	Total Unrestricted Funds 2024 £
Income and Endowments from:		
Charitable activities	777,859	647,435
Other income	7,178	6,385
Total income	785,037	653,820
Expenditure on:		
Raising funds	(13,993)	(13,229)
Charitable activities	(768,358)	(630,429)
Total expenditure	(782,351)	(643,658)
Net income	2,686	10,162
Net movement in funds	2,686	10,162
Reconciliation of funds		
Total funds brought forward	416,379	407,323
Total funds carried forward	419,065	417,485

Dhek Bhal

Statement of Financial Activities by fund for the Year Ended 31 March 2025

Restricted Funds

	Total Restricted Funds 2025 £	Total Restricted Funds 2024 £
Income and Endowments from:		
Donations and legacies	55,669	37,555
Total income	55,669	37,555
Expenditure on:		
Charitable activities	(40,455)	(38,661)
Total expenditure	(40,455)	(38,661)
Net income/(expenditure)	15,214	(1,106)
Net movement in funds	15,214	(1,106)
Reconciliation of funds		
Total funds brought forward	11,011	11,011
Total funds carried forward	26,225	9,905

Dhek Bhal

Detailed Statement of Financial Activities for the Year Ended 31 March 2025

	Total 2025 £	Total 2024 £
Income and Endowments from:		
Donations and legacies (analysed below)	55,669	37,555
Charitable activities (analysed below)	777,859	647,435
Other income (analysed below)	7,178	6,385
Total income	840,706	691,375
Expenditure on:		
Raising funds (analysed below)	(13,993)	(13,229)
Charitable activities (analysed below)	(808,813)	(669,090)
Total expenditure	(822,806)	(682,319)
Net income	17,900	9,056
Net movement in funds	17,900	9,056
Reconciliation of funds		
Total funds brought forward	427,390	418,334
Total funds carried forward	445,290	427,390

Dhek Bhal

Detailed Statement of Financial Activities for the Year Ended 31 March 2025

	Total 2025 £	Total 2024 £
Donations and legacies		
Trusts and foundations	16,780	16,780
Other income	38,889	20,775
	55,669	37,555
Charitable activities		
Spot commissioning	773,563	643,067
Cafe sales	4,296	4,368
	777,859	647,435
Other income		
Other income	1,374	927
Interest on cash deposits	5,804	5,458
	7,178	6,385
Raising funds		
Publicity costs	(2,618)	(3,004)
Wages and salaries	(9,750)	(9,250)
Staff and volunteer costs	(1,625)	(975)
	(13,993)	(13,229)
Charitable activities		
Activities	(22,982)	(19,491)
Activities	-	(3,711)
Wages and salaries	(594,097)	(455,077)
Transport expenses	(693)	(2,390)
Transport expenses	(818)	(2,408)
Sundry expenses	(1,408)	(3,374)
Room hire	(10,536)	(10,742)
Staff and volunteer training	-	(458)
Food and provisions	(8,658)	(7,064)
Staff and volunteer expenses	(30,770)	(26,474)
Wages and salaries	(16,780)	(16,780)
Wages and salaries	(75,038)	(68,008)
Staff training	(2,035)	(1,776)
Staff and volunteer expenses	-	(153)
Rent	(12,725)	(15,314)
Insurance	(5,062)	(5,100)
Repairs and maintenance	(96)	(2,831)
Computer software and maintenance costs	(1,424)	(1,232)

Dhek Bhal

Detailed Statement of Financial Activities for the Year Ended 31 March 2025

	Total 2025 £	Total 2024 £
Printing, postage, stationery and telephone	(5,255)	(6,665)
Sundry expenses	(3,128)	(2,747)
Subscriptions	(2,812)	(2,390)
AGM expenses	(625)	(1,222)
Transport costs	(2,243)	(2,838)
Food and provisions	-	(195)
The audit of the charity's annual accounts	(6,490)	(6,289)
Consultancy fees	(3,108)	(2,491)
Bank charges	(671)	(725)
Depreciation of tangible assets	(1,359)	(1,145)
	(808,813)	(669,090)

DHEKBHAL

England & Wales - Charity number 1070015

Accounts

"I enjoy all the services especially the food. This is a good service for us men. I find it difficult to do tasks now that I am getting older and would like to speak to social workers. They are hard to get hold of but Dhek Bhal support me."

"I have been here for the last twenty years. I had joined on a family membership. When I learned more, I became a member and a trustee. I wanted to contribute more. I was involved in the successful establishment of the men's project and now, I am serving Dhek Bhal as a chairperson. Working with Dhek Bhal gives me incentives to be active, live a healthy lifestyle and gracefully age. The health workshops that are organised by Dhek Bhal are directly beneficial to me and some of my medical problems such as stroke and insomnia. Dining together provides us with an opportunity to talk, share pleasantries and partake in a nutritious healthy activity. We bond together."

"I have been coming here for ten to twelve years now. I am satisfied with the service. I had a stroke, so I find it difficult to operate one side of my body. I exercise alongside others here once every week. I find it helpful. The food is good and I have no complaints with the homecare."

"I have been here for eight years now. I have lots of friends. I enjoy playing cards and exercising. There are no problems. I want to keep my mind and body active and these exercises help me!"

Feedback from service users Domiciliary Care Services.

"Dhek Bhal services for the elderly and infirm is exceptional. They have trained staff who speak different languages and dialects and this gives me and my brother peace of mind knowing that our mother is well looked after culturally."

"Every time I call the office to speak about changes to visit times due to hospital appointments, the admin would respond in a friendly and supportive manner. I have been a service user for just over 12 years with Dhek Bhal and don't know what I will do without them."

"They listen to my small complaints and act on it immediately. The care staff team visiting me from the carers, the office staff and Managers have always been polite and supportive. Due to my depression and anxiety from dementia, I am not easy to please as I cannot control my emotions. The care staff visiting me would share their knowledge of dementia with me and explain about the condition in a very caring manner. I am in their safe hands especially when I need to get out of the house for shopping or for banking tasks."

"...All the care workers that visit my mum are excellent and always go out of their way to make her feel relax and cared."

"We as a family have been fortunate to get a good service for my mother-in-law who is in her 90's very frail and confused. All the carers visiting respect her dignity when providing personal care and treat her for utmost respect."

"I am really happy with the care provided from the outset. The Registered manager is always available on the phone or to visit at my request and explained clearly in detail about how to make a referral for increased hours or referral for my mother increased needs."

"The Managers are responsive to any change to visits we need for our appointments and accommodate us always and this is reciprocal. We are ever so grateful for all the support provided by Zehra and her team and cannot thank them enough."

"The office staff are very patient when I call the office several times to check which carer is visiting me as I often get confused. These calls offered me an opportunity to speak to the managers who often with humour cheer me up. Thank you to everyone in Dhek Bhal."

"I am extremely satisfied with the Dhek Bhal service. Their team has demonstrated exceptional professionalism and care in all aspects of their work. Whether it's managing day-to-day tasks or ensuring the well-being of my mother-in-law, they have gone above and beyond to provide reliable and compassionate service. They are always punctual, attentive to detail, and genuinely concerned about making life easier for me. Their dedication to high-quality service is truly commendable. They have provided me 3 nights of care as well as day time care. I can't thank them enough as its made my life so much easier. On these 3 nights I can sleep undisturbed and worry free. I highly recommend Dhek Bhal to anyone looking for trustworthy and comprehensive care and maintenance services."

"I am incredibly grateful for the support Dhek Bhal has given me and for providing me with very good carers. They have made the entire process smooth and stress-free, ensuring that I was and still am matched with compassionate, reliable, and well-trained carers. The team is always responsive to my needs and they take the time to understand the specific requirements that I need. Their commitment to delivering excellent care and providing peace of mind is truly remarkable. I highly recommend Dhek Bhal for anyone seeking dependable and caring assistance."

"It's really important for our family that our mum has care workers who understand her culture and background as well as being able to communicate multi-lingually with her. As my mum's lead carer I have found Dhek Bhal management team very responsive to any concerns raised, if necessary the service manager and even the CEO visits mum to talk through any issues, it's very helpful that I can contact Dhek Bhal management at any time and get a swift response."

"Mum, has been going to the day centre for many many years and also uses their services for her care at home. I, as her son & carer feel very confident that mum is under such a friendly a family like organisation where she feels comfortable to have her care & her needs and personal care.

She says they are like my extended family who I allow in my flat without any hesitation. She feels completely safe with her carers and they understand her needs as at this advance age mum is slow but excellent understanding by the carers in preparation of her meals as per her requirements. All respect is provided culturally & religiously. I don't think we had waking nights last year it will be the first time this year. They used to open fast at home and then they would come and do the evening shifts."

"The care worker is wonderful and goes above and beyond to help my mum. As a result, we know for sure she is one of mum's favourite carers!

We know mum can be quite difficult at times, however the carer has handled difficult situations calmly, with patience and used calming techniques to ensure my mum doesn't panic. Nor does she get angry. The carer is very diligent and alert – letting us know if there any changes in mum's health. Dhek Bhal services and staff are amazing, living by the name in support of vulnerable people so rewarding & appreciate the good work - keep it up."

"I greatly appreciated the enjoyable trips Dhek Bhal organised. These trips bring all ages and cultures together. We all have a lot of fun together, making some great memories, which will be cherished forever. It is lovely to see the interaction with all age groups and the different cultures.

Last year both me and my husband joined the trip to Birmingham markets in December, which we had not experienced before. It helped both of us as we felt really relaxed pampered and an escape from my daily chores. We both came back from the week really refreshed which has helped our mental wellbeing. Thanks Dhek Bhal you guys are wonderful."

"My mum loved going on the Dhek Bhal trips, as she loved being around the other ladies and chatting and laughing with them. We went together on the Southend on Sea trip and really enjoyed it. Whilst there, the organised day trips always included a lot of chatting and laughter with the other ladies. Although I was still in my caring role it took the pressure off me a bit as I had help from the other ladies with pushing the wheelchair and they chatted with my mum a lot. My mum and I have had lots of shopping trips to Birmingham as well with Dhek Bhal, where even the coach travel up with the group is something to look forward to. Once there as well as some shopping we were able to have nice food together and also enjoy chai and chat throughout the day with the other ladies, which my mum absolutely loved as at home, mostly my mum has only me for company."

Financial review

Policy on reserves

Retained general unrestricted reserves represent approximately 6 to 7 months' expenditure which should enable the Charity to safeguard against any temporary downturns in activity and income levels in the future.

Financial review

Total income recorded in the accounts for the year ended 31 March 2024 is £691,375.

Total income recorded in the accounts for the year ended 31 March 2023 was £687,979.

Total Commissioning Income from Domiciliary Care, Sitting Service, Elderly Day Care for Elderly Men and Elderly Women for 2023/2024 was £643,067 (representing 93.17%) of Dhek Bhal's total revenue income as compared to the previous year's commissioning income of £585,015 (84.52%) of the Revenue Income. The increase in the commissioning income of £58,052 is due mainly to price increases to Homecare and Day Centre services. This is shown below.

Below is the breakdown comparison of the commissioning income:

	2023/24	2022/23	2021/22	2020/21
	£	£	£	£
Domiciliary Care	471,597	433,914	484,756	493,445
South Gloucestershire	75,521	66,671	57,762	39,491
Sitting Service Bristol	33,136	23,144	29,538	31,656
Elderly Women's Day Care	64,322	51,101	2,408	2,408
Elderly Men's Day Care	12,291	10,185	5,938	724
Total Commissioning Income	643,067	585,015	624,676	567,724

Total other Dhek Bhal Revenue income within donations and legacies and other income of £47,934 includes:

	£
Bristol City Council CEO Part Salary	16,780
Cafe Sales	4,368
Bank Interest	5,458
Funds Raised for Various Activities	21,328

A net surplus of £9,056 is recorded for the year ended 31 March 2024 (2023: £45,823)

Strategic Report for the Year Ended 31 March 2024

Principal risks and uncertainties

The Board of Trustees routinely examines the major strategic, business and operational risks, which the charity faces as part of the strategic planning process, and has systems in place to monitor and mitigate the impact that they may have, largely through the work of the Finance sub-group.
During the year Dhek Bhal provided services to certain persons who are related to several of the trustees. The Board of trustees can confirm that all these services have been provided at the same rates applied to all unconnected individuals.

The strategic report was approved by the trustees of the charity on 15/11/24 and signed on its behalf by:

.....
Mr T Khan
Chairman and trustee

Dhek Bhal

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Dhek Bhal for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 5/11/24 and signed on its behalf by:

.....

Mr T Khan
Chairman and trustee

Dhek Bhal

Independent Auditor's Report to the Members of Dhek Bhal

Opinion

We have audited the financial statements of Dhek Bhal (the 'charity') for the year ended 31 March 2024, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, 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 United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 auditor 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

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

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 auditor's report 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.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Strategic Report and Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic Report and Trustees' Report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Strategic Report and the Trustees' Report.

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.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 20), the trustees are responsible for the preparation of the financial statements and for being satisfied that they 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.

Auditor responsibilities for the audit of the financial statements

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 an auditor's report 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Independent Auditor's Report to the Members of Dhek Bhal

Our audit procedures were designed to respond to identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

- Discussing with the directors and management their policies and procedures regarding compliance with laws and regulations;
- Communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- Considering the risk of acts by the company which were contrary to applicable laws and regulations, including fraud.

Our audit procedures in relation to fraud included but were not limited to:

- Making enquiries of the directors and management on whether they had knowledge of any actual, suspected or alleged fraud;
- Gaining an understanding of the internal controls established to mitigate risks related to fraud;
- Discussing amongst the engagement team the risks of fraud; and
- Addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

Use of our report

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

Peter Roberts (Senior Statutory Auditor)
For and on behalf of Roberts & Co (Bristol) Limited, Statutory Auditor

24 High Street
Chipping Sodbury
Bristol
BS37 6AH

5 November 2024

Dhek Bhal

Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	-	37,555	37,555
Charitable activities	4	647,435	-	647,435
Other income		6,385	-	6,385
Total income		653,820	37,555	691,375
Expenditure on:				
Raising funds	5	(13,229)	-	(13,229)
Charitable activities	6	(630,429)	(38,661)	(669,090)
Total expenditure		(643,658)	(38,661)	(682,319)
Net income/(expenditure)		10,162	(1,106)	9,056
Net movement in funds		10,162	(1,106)	9,056
Reconciliation of funds				
Total funds brought forward		407,323	11,011	418,334
Total funds carried forward	16	417,485	9,905	427,390

The notes on pages 28 to 37 form an integral part of these financial statements.

Dhek Bhal

Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies	3	14,500	44,637	59,137
Charitable activities	4	588,593	-	588,593
Other income		40,249	-	40,249
Total income		643,342	44,637	687,979
Expenditure on:				
Raising funds	5	(12,589)	-	(12,589)
Charitable activities	6	(600,929)	(28,638)	(629,567)
Total expenditure		(613,518)	(28,638)	(642,156)
Net income		29,824	15,999	45,823
Net movement in funds		29,824	15,999	45,823
Reconciliation of funds				
Total funds brought forward		377,499	(4,988)	372,511
Total funds carried forward	16	407,323	11,011	418,334

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 16.

Dhek Bhal

(Registration number: 03472146)
Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	12	2,731	2,730
Current assets			
Debtors	13	35,294	9,725
Cash at bank and in hand	14	465,737	464,728
		501,031	474,453
Creditors: Amounts falling due within one year	15	(76,372)	(58,849)
Net current assets		424,659	415,604
Net assets		427,390	418,334
Funds of the charity:			
Restricted income funds			
Restricted funds		9,905	11,011
Unrestricted income funds			
Unrestricted funds		417,485	407,323
Total funds	16	427,390	418,334

The financial statements on pages 24 to 37 were approved by the trustees, and authorised for issue on ..5/11/24.....and signed on their behalf by:

S. Sajid
.....
Mrs S Sajid
Trustee

Dhek Bhal

Statement of Cash Flows for the Year Ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash income		9,056	45,823
Adjustments to cash flows from non-cash items			
Depreciation	5	1,145	161
		10,201	45,984
Working capital adjustments			
(Increase)/decrease in debtors	13	(25,569)	10,947
Increase/(decrease) in creditors	15	17,523	(31,967)
Net cash flows from operating activities		2,155	24,964
Cash flows from investing activities			
Purchase of tangible fixed assets	12	(1,146)	(2,891)
Net increase in cash and cash equivalents		1,009	22,073
Cash and cash equivalents at 1 April		464,728	442,655
Cash and cash equivalents at 31 March		465,737	464,728

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 28 to 37 form an integral part of these financial statements.

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £Nil towards the assets of the charity in the event of liquidation.

The address of its registered office is:
43 Ducie Road
Barton Hill
Bristol
BS5 0AX

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Dhek Bhal meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

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

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Gift aid

Incoming resources from tax reclaims are included in the Statement of Financial Activities at the same time as the gift to which they relate.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £0.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	3 years straight line
Furniture and fittings	6 years straight line
Motor vehicles	4 years straight line
Computer equipment	3 years straight line

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Debt instruments

Debt instruments that are classified as payable or receivable within one year on initial recognition and which meet the above conditions are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

With the exception of some hedging instruments, other debt instruments not meeting these conditions are measured at fair value through profit or loss.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from companies, trusts and similar proceeds	-	16,780	16,780
Other income from donations and legacies	-	20,775	20,775
Total for 2024	-	37,555	37,555
Total for 2023	14,500	44,637	59,137

4 Income from charitable activities

	Unrestricted funds General £	Total funds £
	647,435	647,435
Total for 2024	647,435	647,435
Total for 2023	588,593	588,593

5 Expenditure on raising funds

a) Costs of generating donations and legacies

	Note	Unrestricted funds General £	Total funds £
Marketing and publicity		3,004	3,004
Total for 2024		3,004	3,004
Total for 2023		2,364	2,364

6 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs		549,712	16,780	566,492
Allocated support costs	7	1,776	-	1,776
Governance costs	7	51,184	-	51,184
Total for 2024		602,672	16,780	619,452
Total for 2023		560,990	16,930	577,920

In addition to the expenditure analysed above, there are also governance costs of £51,184 (2023 - £37,382) which relate directly to charitable activities. See note 7 for further details.

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total funds £
Audit fees		
Audit of the financial statements	6,289	6,289
Legal fees	2,491	2,491
Depreciation, amortisation and other similar costs	1,145	1,145
Other governance costs	41,259	41,259
Total for 2024	51,184	51,184
Total for 2023	37,382	37,382

8 Net incoming/outgoing resources

Net incoming resources for the year include:

	2024 £	2023 £
Audit fees	6,289	6,033
Depreciation of fixed assets	1,145	161

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
Staff costs during the year were:		
Wages and salaries	549,115	525,354
Other staff costs	27,602	24,753
	576,717	550,107

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Staff	49	53

No employee received emoluments of more than £60,000 during the year.

11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

12 Tangible fixed assets

	Furniture and equipment £	Motor vehicles £	Total £
Cost			
At 1 April 2023	48,170	39,320	87,490
Additions	1,146	-	1,146
At 31 March 2024	49,316	39,320	88,636
Depreciation			
At 1 April 2023	45,440	39,320	84,760
Charge for the year	1,145	-	1,145
At 31 March 2024	46,585	39,320	85,905
Net book value			
At 31 March 2024	2,731	-	2,731
At 31 March 2023	2,730	-	2,730

13 Debtors

	2024 £	2023 £
Trade debtors	9,463	8,747
Prepayments	25,831	978
	35,294	9,725

14 Cash and cash equivalents

	2024 £	2023 £
Cash at bank	465,737	464,728

15 Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	31,783	25,496
Other taxation and social security	6,105	4,609
Accruals	38,484	28,744
	76,372	58,849

16 Funds

	Balance at 1 April 2023	Incoming resources	Resources expended	Balance at 31 March 2024
	£	£	£	£
Unrestricted funds				
General	407,323	653,820	(643,658)	417,485
Restricted funds	11,011	37,555	(38,661)	9,905
Total funds	418,334	691,375	(682,319)	427,390

	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 31 March 2023
	£	£	£	£
Unrestricted funds				
General	377,499	643,342	(613,518)	407,323
Restricted funds	(4,988)	44,637	(28,638)	11,011
Total funds	372,511	687,979	(642,156)	418,334

17 Analysis of net assets between funds

	Unrestricted funds General	Total funds at 31 March 2024
	£	£
Tangible fixed assets	2,731	2,731
Current assets	501,031	501,031
Current liabilities	(76,372)	(76,372)
Total net assets	427,390	427,390

	Unrestricted funds General £	Total funds at 31 March 2023 £
Tangible fixed assets	2,730	2,730
Current assets	474,453	474,453
Current liabilities	(58,849)	(58,849)
Total net assets	418,334	418,334

18 Analysis of net funds

	At 1 April 2023 £	Financing cash flows £	At 31 March 2024 £
Cash at bank and in hand	464,728	1,009	465,737
Net debt	464,728	1,009	465,737

	At 1 April 2022 £	Financing cash flows £	At 31 March 2023 £
Cash at bank and in hand	442,655	22,073	464,728
Net debt	442,655	22,073	464,728

Dhek Bhal

Statement of Financial Activities by fund for the Year Ended 31 March 2024

Unrestricted Funds

	Total Unrestricted Funds 2024 £	Total Unrestricted Funds 2023 £
Income and Endowments from:		
Donations and legacies	-	14,500
Charitable activities	647,435	588,593
Other income	6,385	40,249
Total income	653,820	643,342
Expenditure on:		
Raising funds	(13,229)	(12,589)
Charitable activities	(630,429)	(600,929)
Total expenditure	(643,658)	(613,518)
Net income	10,162	29,824
Net movement in funds	10,162	29,824
Reconciliation of funds		
Total funds brought forward	407,323	377,499
Total funds carried forward	417,485	407,323

Dhek Bhal

Statement of Financial Activities by fund for the Year Ended 31 March 2024

Restricted Funds

	Total Restricted Funds 2024 £	Total Restricted Funds 2023 £
Income and Endowments from:		
Donations and legacies	37,555	44,637
Total income	37,555	44,637
Expenditure on:		
Charitable activities	(38,661)	(28,638)
Total expenditure	(38,661)	(28,638)
Net (expenditure)/income	(1,106)	15,999
Net movement in funds	(1,106)	15,999
Reconciliation of funds		
Total funds brought forward	11,011	(4,988)
Total funds carried forward	9,905	11,011

Dhek Bhal

Detailed Statement of Financial Activities for the Year Ended 31 March 2024

	Total 2024 £	Total 2023 £
Income and Endowments from:		
Donations and legacies (analysed below)	37,555	59,137
Charitable activities (analysed below)	647,435	588,593
Other income (analysed below)	6,385	40,249
Total income	691,375	687,979
Expenditure on:		
Raising funds (analysed below)	(13,229)	(12,589)
Charitable activities (analysed below)	(669,090)	(629,567)
Total expenditure	(682,319)	(642,156)
Net income	9,056	45,823
Net movement in funds	9,056	45,823
Reconciliation of funds		
Total funds brought forward	418,334	372,511
Total funds carried forward	427,390	418,334

DHEKBHAL

England & Wales - Charity number 1070015

Accounts

Company registration number: 03472146
Charity registration number: 1070015

Dhek Bhal

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

Roberts & Co (Bristol) Limited
Chartered Accountants & Statutory Auditor
24 High Street
Chipping Sodbury
Bristol
BS37 6AH

Dhek Bhal

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Dhek Bhal

Reference and Administrative Details

Chairman	Mr T Khan
Trustees	Mr T Khan Mr M Y Ghauri Mrs J Kaur Dr M Sajid Mrs S Sajid Mrs M Salam Mrs S Sulaiman Mrs S Yunus Mr N Faqir Mrs A Sahi Mrs N Zahoor
Registered Office	43 Ducie Road Barton Hill Bristol BS5 0AX The charity is incorporated in England & Wales.
Company Registration Number	03472146
Charity Registration Number	1070015
Auditor	Roberts & Co (Bristol) Limited Chartered Accountants & Statutory Auditor 24 High Street Chipping Sodbury Bristol BS37 6AH

Dhek Bhal

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2023.

Chair's & CEO's Joint Report

In celebrating our successful 37th year of service to the South Asian community in Bristol and South Gloucestershire in 2023, we like to underscore our organisation's three main strengths – committed workforce, sound management and well informed trustees, that have spurred us to achieve our current enviable position.

Our focus has been and always will be the vulnerable older people and their carers as we continuously seek better ways to improve the quality of their lives. The pre-pandemic period jolted our community and the nation at large. Undaunted, we face the challenges that arose by working out new strategies to ensure that older people and the most vulnerable continued to receive support and assurance as we worked to restore normality of service. We warded off any tendency on their part to slide into a state of fear and loneliness, by providing on-going support and assurance post pandemic.

Our recent Care Quality Commission comment that Dhek Bhal is "well led with good governance, management and accountably arrangements in place" was very heartening indeed. CQC further stated that our "Managers have been leading by example. The management/staff team are very passionate in what they do, and continue to focus on empowerment, human rights, dignity and informed choice. Highly positive feedback from service users and their families have endorsed our claim. Effective links have been established with a wide range of stakeholders. This has enabled stakeholders to share information and promote culturally appropriate practices which met people needs. Dhek Bhal. Systems, procedures and training were in place to help staff protect people from abuse. Care records described key risks and explained these should be managed". For more detailed please see the CQC website.

The challenges we face daily are to ensure our service users live safe and well in their homes and in their community, especially those with complex and spiralling health conditions who are no longer able to manage their care needs independently. The problems they face have been exacerbated by the steep rise in the cost of living.

Those whose needs have increased received additional support from us through the Bristol Innovative Grant monies. We provided information to their carers who lived outside Bristol and South Glos. who

contacted us from Birmingham, Wales and London seeking advice in accessing local services for their family members.

Our advocacy service continues to be very popular.

We have collaborated with University and Health researchers, who were keen to engage our service users in their health study programs.

Working in partnership for the interests of older people in the daycentre and in their own homes, has reaped dividends because we have been able to scale up our work on dementia, delivering a wide range of physical, creative activity projects and engaging with specialist speakers.

We created a dementia awareness song in Punjabi through funding from Bristol Health Partnership. The aim was to help destigmatise dementia amongst the growing elderly population and ensure that appropriate support was offered in time.

We have to date provided over 600 hours weekly of person-centred homecare to our vulnerable in their homes. Our workforce, offering flexibility and choice, have risen from 10 to 59.

Dhek Bhal

Trustees' Report

Our daycentre services for the older women and men are well attended. It is an excellent place for them to connect and enjoy the many life enhancing activities held regularly. The centre continues to attract researchers, specialist speakers from community organisations and health and social care councils who seek to share our knowledge, experience and expertise in successfully managing the daycentre for over three decades.

We attribute our success to a combination of factors: well-being activities; continuous training and upskilling of all staff and volunteers; the generosity of funders who made possible our respite break trips for carers and service users, and last but not least the Bristol City Council for funding our welfare activities through the Innovative grant.

We cannot thank enough the many generous people who have always supported our organisation and worked with us in serving our community. We could not have achieved our milestone without the concerted effort, professionalism, resilience and empathy of our dedicated workforce, volunteers, trustees, partners, service users, and individual donors and supporters.

Special thanks to our consultant Ikram-ul Haq, who continues to provide valuable guidance and support in achieving our vision.

We look forward to 2024, with a strong determination to sustain our outcome-based services as we strive to improve the quality of the life of our elderly in their twilight years.

Thank you.

Tariq Khan – Chairperson

Zehra Haq - CEO

Dhek Bhal

Trustees' Report

Objectives and activities

Objects and aims

The objectives of Dhek Bhal are to promote the health and social well-being of South Asian people in Bristol and South Gloucestershire through a range of services which include respite, daycare, self help and advocacy activities.

In order to achieve these objectives Dhek Bhal has adopted a range of policies that enable the Charity to provide:

(i) respite services for carers of Asian elders (disabled and able bodied) through a sitting service.

(ii) a day care service for frail and disabled elderly women.

(iii) a day care service for frail and disabled elderly men.

(iv) a carer support group for both male and female carers and to address their social, health, educational and training needs.

(v) activity projects catering for the needs of all the family members.

(vi) domiciliary home care service providing practical support in personal care(toileting/managing incontinence, manual lifting and handling, bathing, washing, dressing and feeding) and home care (housework, laundry/ironing, pension collecting, shopping and food preparation).

This service is regulated by the Care Quality Commission and accredited by the local authorities.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

Policy on reserves

Retained general unrestricted reserves represent approximately 6 to 7 months' expenditure which should enable the Charity to safeguard against any temporary downturns in activity and income levels in the future.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Dhek Bhal

Trustees' Report

Trustees:	Mr T Khan
	Miss K Bibi (resigned 31 December 2022)
	Mr M Y Ghauri
	Mrs J Kaur
	Dr M Sajid
	Mrs S Sajid
	Mrs M Salam
	Mrs S Sulaiman
	Mrs S Yunus
	Mr N Faqir
	Mrs A Sahi
	Mrs N Zahoor (appointed 19 August 2023)
Chairman:	Mr T Khan
Secretary:	Miss K Bibi (resigned 31 December 2022)

Structure, governance and management

Organisational structure

The Charity was started in May 1987 by a small group of volunteers and operated under the name of The Barton Hill Asian Women's Group.

On 27 November 1997, a company limited by guarantee was incorporated under the name of Dhek Bhal and on 21 December 1997 the Charity was transferred into the company. The company's registered number is 3472146.

The company subsequently obtained Charitable Status on 11 June 1998 and is registered under number 1070015.

The charity is governed by its Memorandum and Articles of Associations adopted on 7 November 1997.

Dhek Bhal is a membership organisation. Its members meet at an Annual General Meeting (AGM). Its purpose is to elect a Board of Trustees to represent member's views and govern the work of the organisation.

Recruitment and appointment of trustees

The Board of Trustees is an elected body and is the ultimate governing body of Dhek Bhal. All major decisions about policy, direction and structure of the organisation must be approved by the Board of Trustees. The Board of Trustees meets regularly to discuss issues of major importance under the leadership of the Chair.

The Chair and Treasurer are elected at each Annual General Meeting. Two Vice Chairs are elected by the trustees at the first meeting following the Annual General Meeting.

The Trustees of the Charity are personally responsible to the Charity Commission to ensure that amongst other things, Dhek Bhal spends its money to benefit people of the South Asian Community.

Induction and training of trustees

Newly appointed Trustees receive an induction pack and participation in training sessions for the whole Board is encouraged and arranged throughout the year.
The Finance sub-group meets quarterly.

The Chief Executive - Zehra Haq

The Chief Executive is personally responsible for the day-to-day running of the Charity and reports directly to the Board of Trustees. All paid and unpaid employees are responsible via their Project Heads to the Chief Executive.

The Chief Executive is also closely assisted by Ikram Ul Haq in connection with the Charities' finances and accounting function.

Major risks and management of those risks

The Board of Trustees routinely examines the major strategic, business and operational risks, which the charity faces as part of the strategic planning process, and has systems in place to monitor and mitigate the impact that they may have, largely through the work of the Finance sub-group.
During the year Dhek Bhal provided services to certain persons who are related to several of the trustees. The Board of trustees can confirm that all these services have been provided at the same rates applied to all unconnected individuals.

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The charity's activities expose it primarily to the financial risks of changes in interest rates.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.
The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.
The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.
The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity holds suitable bank balances and cash. In addition, the charity has strong operating relationships with their bankers if short-term debt finance is required.
Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 20/11/2023 and signed on its behalf by:

.....
Mr T Khan
Chairman and trustee

Dhek Bhal

Strategic Report for the Year Ended 31 March 2023

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 31 March 2023, in compliance with s414C of the Companies Act 2006.

Achievements and performance

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 31 March 2023, in compliance with s414C of the Companies Act 2006.

Achievements and performance

Review of Development, Activities and Achievements: April 2022 to March 2023

The Charity is grateful for the unstinting efforts of its volunteers who are involved in service provision and fundraising. It is estimated that over 4,020 volunteers' hours were provided during the year. If this is conservatively valued at £16.65 per hour, the volunteer efforts amount to £66,931. 13.79% of the total hours and 15.78% of the total amount is attributed to Dhek Bhal's consultant, Ikram-ul Haq. The Chief Executive Officer - Zehra Haq's time and value is represented by 9.46% and 15.20%.

Two other volunteers, Parveen Akhtar (a retired Dhek Bhall manager providing her time on every Monday & Tuesday) and Doug Ellis, driving the Mini-Bus, ferrying the Elderly on every Monday & Tuesday to the Day Ccntre) put in 750 hours each (18.66%) and amount of £11,250 each (16.81%)

The trustees are satisfied that Dhek Bhal complies with the Charity Commission's guidance regarding public benefit.

Dhek Bhal objectives, aims and activities are for the public benefit.

The services are targeted primarily at the South Asian people who live in Bristol and South Gloucestershire. The services are commissioned and paid for by Bristol City Council, South Gloucestershire and NHS. Dhek Bhal also receives funds from trusts and other donors to cover activities' cost within the organisation, and service users may contribute towards part of the cost.

A. Older Women Day Care Service

Dhek Bhal aims to foster and nurture the health and well-being of South Asian older people and carers. There were several workshops, events, talks, and activities organised this year. There was a conscious effort in reducing barriers around mental health conditions alongside physical health and well-being. The service users continued to access and contribute to the research around stroke, diabetes, heart attack, disability, dementia, and Parkinson's amongst other concerns. The asset-based approaches enhanced the health and well-being of the service users by focusing on the knowledge and skills of individuals and the community to provide them with the tools to be independent and resilient in a safe environment.

The events were organised after group consultations with the service users who put forward their suggestions, concerns, and opinions based on their own health experiences. To ensure that language is not a barrier, volunteers translated the conversation into local languages spoken by our service users including Punjabi, Urdu, Hindi, Gujarati, and English.

Everyone was regularly reminded of social distancing, hand sanitisation, Covid-19 symptoms and advised to wear a face mask.

Some of the achievements and highlights of the year 2022-23 are as follows:

Indoor Activities:

- 47 sessions were held on Monday where an average of 15 to 20 women attended, and 51 sessions on Tuesday with an average of 10 -12 attendees during the year.
- 1705 freshly cooked vegetarian and 'halal' lunches were provided, including 282 extra meals to support some of the service users who were unable to attend the day sessions due to long term illness, and those who are recipients of domiciliary services from Dhek Bhal but are unable to consume frozen food or social services community meals due to cultural and religious concerns. There were regular consultation meetings with service users regarding the meal plan and lunches. The feedback was taken on-board.
- The daily exercise sessions continued to be popular. The exercises for breathing, incontinence, chair yoga, muscles and joint pain were led by Dr Praveen from University of the West England, Bristol and the Dhek Bhal volunteers. Service users get to ask questions, ask for alternative exercises considering their conditions, and correct their posture since these exercises are conducted in a group setting with people who are ready to provide support and help the service users.
- Dr Praveen Kumar and Namasivayam Gnanamoorthy from UWE organised a talk on hypertension and stroke. He discussed the South Asian diets, causes of hypertension and diabetes, awareness of our nutrition, and symptoms of a stroke. The session was followed by a Q&A with the service users.
- The health walk was restarted this year after Covid-19 regulations were lifted. The service users visited the local park on Monday depending on the weather. The walk remains popular amongst the service users since it allows them to explore the outdoors, the fresh air and soak in some Vitamin D. This positively impacts their stamina, strength, and mental wellbeing.
- Katie, an external volunteer continued to teach basic conversation skills to the elderly. This included greetings, basic phrases, writing names, and counting so that the elders can feel confident in holding conversations with their neighbours in English.
- Helen Lockleaze, an advice worker from Bristol Advice Centre offered advice to people on fair rights. She promoted her services which are underused in the North of Bristol, especially amongst South Asians. She is willing to work closely with Dhek Bhal in setting up a drop-in for our service users looking for advice on their rights.
- Julie Clayton a Patient/Public Involvement and Engagement Coordinator for the Bristol Medical School, University of Bristol discussed the experiences of housebound patients with the service users. This is for *The HoPE Study: Characterising Housebound people and their unmet Primary healthcare needs: a mixed methods study in the southwest of England.* The research at its core is involved in working with our service users from underrepresented communities to understand their experiences of being housebound and the unmet healthcare needs of housebound people and carers.
- Catherine Jameson, a Patient/Public Involvement Coordinator, from the University of Bristol along with her colleagues ran sessions with the elders on research on bone and joint problems (for example arthritis and hip or knee replacement). The elders were asked for their thoughts and advice on the present barriers to healthcare, and solutions if any. One Dhek Bhal member who is on the waiting list for knee replacement surgery has joined their research group to represent the South Asian community.
- Rehana Findlay of Community Development Coordinator from Bristol is a part of the Dementia Wellbeing Service. She raised awareness through her workshop on everyday changes that individuals and organisations must make to have an immediate and meaningful impact on people living with dementia.

- The Wellbeing Activity was held on Mondays. The art and craft activities involved the service users' skills. The activities ensure that most service users can participate. Art usually leads to a reduction in cortisol – the stress hormone that helps alleviate stress, and reduce anxiety,

- Emily Choi from the Chinese Community Wellbeing Society conducted training workshops and carer support sessions. They presented a talk on dementia to the service users. She spoke about the experiences of dementia in underrepresented communities, the stigma around dementia, its symptoms, and the onset of dementia. The session ended with exploring some brain health exercises for people with dementia. Further work with the Chinese Community Wellbeing Society will be undertaken in 2023.

- Adetoun Grant and Janice Traille from Nilaari conducted workshops on mental well-being. They guided the service users on tools that they can use if they find themselves having panic attacks, anxiety attacks, and stress. Nilaari is a black-led charity particularly focussing on Black, Asian, and Minorities Communities. They are working with Dhek Bhal to provide support to our service users on themes such as sleep, hygiene, stress, anxiety, and depression. This has also led to a decrease in stigma around discussing mental health concerns for the service users since they can explore and discuss these conditions in a non-judgemental and safe environment.

- The Royal Western Academy partnered with Dhek Bhal and ran six textile workshops with the older women's group alongside Elena Hayward. The service users created cloth maps of their experience of the city which included their most cherished landmarks, their community spaces, and their companionships at Dhek Bhal. The exhibition called 'Making the City Home' will be on display at the Royal Western Academy, Bristol until September 2023. The service users visited RWA to look at their exhibition and spoke to other visitors at the exhibition. The service users learned new skills and ways of allowing themselves to talk about friendship, peace, community, and memories to an audience.

- Dhek Bhal's project on dementia awareness in South Asian communities through a song was supported by Bristol Health Partner's Dementia Health Integration Team. Service users composed and wrote a song in Punjabi to raise awareness of dementia. The service users are practising the song every week with the volunteers. The title of the song*Meh V Insaan Hu*(translated in English as I am human, too)has led to enriching conversations between the service users, carers, and volunteers about the difficulties in accessing care for dementia, and the stigma around it. The song will be recorded and released in May 2023.

Outdoor Activities:

- The Lidl, Rajani, and Tesco superstore (Eastgate) visits were resumed this year after the Covid-19 restrictions were lifted. Dhek Bhal conducted a health and safety check. The shopping event continued to provide the feeling of independence and ensured that they can explore the city and participate in a routine that gives them confidence and assurance since volunteers are present with them.

- The opportunity to experience South Asian cinema in Bristol lifted the spirits and the mental well-being of the service users. They went to watch Maula Jatt – an experience that isn't very common given barriers such as language, inaccessible space, and travel concerns. This provided a rare opportunity to watch a Punjabi language film in the UK leading to a decrease in isolation and creating a communal experience.

Celebration Events:

The diversity of Dhek Bhal was highlighted when service users, carers, staff members, volunteers and research partners got together to celebrate auspicious festivals like Diwali, Eid, Christmas, and the Queen's Platinum Jubilee. The celebration included traditional food, songs, dance, and poetry. These events display the brotherhood and camaraderie between our service users.

Dhek Bhal documented the changing face of Bristol over the past 70 years for Bristol Age UK's Age Festival. The festival aimed at challenging ageism and recognising the contribution of older people in society. Dhek Bhal highlighted our service users who migrated to this country and have contributed to the cultural, economic, and social growth of this country. Most of our service users have worked in factories, hospitals, post offices et cetera throughout their lives. These narratives were translated into various South Asian languages and displayed for everyone to read during the 'Age Festival'.

B. Older Men Day Care Service

Dhek Bhal's aim is to sustain and foster the health and wellbeing of South Asian older people and carers. This year we promoted workshops, events, talks and activities that bridged the gap between research and participants from BAME communities. The service users contributed to research on stroke, diabetes, heart attack, dementia, disability, parkinsonism amongst other concerns. The assert-based approaches continued to enhance the health and well-being of the service users.

The opinions of service users were taken on board after consultation before we organised any event. To ensure equal participation our volunteers translated the conversations into local languages spoken by our service users including Punjabi, Urdu, Hindi, Gujarati, and English.

Everyone was regularly reminded of social distancing, hand sanitisation, Covid-19 symptoms and advised to wear a face mask.

Some of the achievements and highlights of the year 2022-23 are as follows:

Indoor Activities:

- 51 sessions were held on Tuesday where an average of 15 to 20 men attendees during the year.
- 765 freshly cooked vegetarian and 'halal' lunches were provided, including 102 extra meals to support some of the service users who were unable to attend the day sessions due to long term illness, and those who are recipients of domiciliary services from Dhek Bhal but are unable to consume frozen food or social services community meals due to cultural and religious concerns. There were regular consultation meetings with service users regarding the meal plan and lunches. The feedback was taken on-board.
- The daily exercise sessions continued to be popular. The exercises for breathing, incontinence, chair yoga, muscles and joint pain were led by Dr Praveen from University of the West England and the Dhek Bhal volunteers. Service users get to ask questions, ask for alternative exercises considering their conditions, and correct their posture since these exercises are conducted in a group setting with people who are ready to provide support and help the service users.
- Dr Praveen Kumar and Namasivayam Gnanamoorthy from UWE organised a talk on hypertension and stroke. He discussed the South Asian diets, causes of hypertension and diabetes, awareness of our nutrition, and symptoms of a stroke. The session was followed by a Q&A with the service users.
- Helen Lockleaze, an advice worker from Bristol Advice Centre offered advice to people on fair rights. She promoted her services which are underused in the North of Bristol, especially amongst South Asians. She is willing to work closely with Dhek Bhal in setting up a drop-in for our service users looking for advice on their rights.

- Julie Clayton a Patient/Public Involvement and Engagement Coordinator for the Bristol Medical School, University of Bristol discussed the experiences of housebound patients with the service users. This is for *The HoPE Study: Characterising Housebound people and their unmet Primary healthcare needs: a mixed methods study in the southwest of England*. The research at its core is involved in working with our service users from underrepresented communities to understand their experiences of being housebound and the unmet healthcare needs of housebound people and carers.

- Catherine Jameson, a Patient/Public Involvement Coordinator, from the University of Bristol along with her colleagues ran sessions with the elders on research on bone and joint problems (for example arthritis and hip or knee replacement). The elders were asked for their thoughts and advice on the present barriers to healthcare, and solutions if any. One Dhek Bhal member who is on the waiting list for knee replacement surgery has joined their research group to represent the South Asian community.

- Rehana Findlay of Community Development Coordinator from Bristol is a part of the Dementia Wellbeing Service. She raised awareness through her workshop on everyday changes that individuals and organisations must make to have an immediate and meaningful impact on people living with dementia.

- Games and Conversations continued to be popular amongst the men's group. The games are selected by men. This allows them to reduce their stress levels, exercise their brains (for concerns such as dementia) and increase serotonin. They also use this time to check in on each other and spend time together.

- The Men's Group were invited to record an exercise video at the University of West England. The video recording of South Asian older men, with varying mobility concerns highlights various ways one can exercise carefully. The video will ensure continuity of the exercise activities and will be played during their sessions at Dhek Bhal.

- Emily Choi from the Chinese Community Wellbeing Society conducted training workshops and carer support sessions. They presented a talk on dementia to the service users. She spoke about the experiences of dementia in underrepresented communities, the stigma around dementia, its symptoms, and the onset of dementia. The session ended with exploring some brain health exercises for people with dementia. Further work with the Chinese Community Wellbeing Society will be undertaken in 2023.

- Adetoun Grant and Janice Traille from Nilaari conducted workshops on mental well-being. They guided the service users on tools that they can use if they find themselves having panic attacks, anxiety attacks, and stress. Nilaari is a black-led charity particularly focussing on Black, Asian, and Minorities Communities. They are working with Dhek Bhal to provide support to our service users on themes such as sleep, hygiene, stress, anxiety, and depression. This has also led to a decrease in stigma around discussing mental health concerns for the service users since they can explore and discuss these conditions in a non-judgemental and safe environment.

Outdoor Activities:

- The men's group visited the Natural History Museum in London alongside staff members to understand and explore two million years of human and natural history. They spent time looking at exhibitions that consisted of national and international artefacts, artworks and objects highlighting cultural collaborations. The conversation around their visit continued as they made their way to Southall for a traditional South Asian meal before heading back.

- Around 7 service users from the men's group visited the Barry Island, Wales on coach with a few staff and volunteers. They walked alongside the waves on the golden sands and visited the beautiful gardens with Victorian era landmarks. The day trip provided our service users who are pensioners with some respite and a mental break from their everyday worries and concerns.

- The opportunity to experience South Asian cinema in Bristol lifted the spirits and the mental well-being of the service users. They went to watch Maula Jatt – an experience that isn't very common given barriers such as language, inaccessible space, and travel concerns. This provided a rare opportunity to watch a Punjabi language film in the UK leading to a decrease in isolation and creating a communal experience.

Celebration Events:

The diversity of Dhek Bhal was highlighted when service users, carers, staff members, volunteers and research partners got together to celebrate auspicious festivals like Diwali, Eid, Christmas, and the Queen's Platinum Jubilee. The celebration included traditional food, songs, dance, and poetry. These events display the brotherhood and camaraderie between our service users.

Dhek Bhal documented the changing face of Bristol over the past 70 years for Bristol Age UK's Age Festival. The festival aimed at challenging ageism and recognising the contribution of older people in society. Dhek Bhal highlighted our service users who migrated to this country and have contributed to the cultural, economic, and social growth of this country. Most of our service users have worked in factories, hospitals, post offices et cetera throughout their lives. These narratives were translated into various South Asian languages and displayed for everyone to read during the 'Age Festival'.

C. Sitting and Domiciliary Care Services.

The year 22/23 saw a shift in the way we coped with health issues and chronic illnesses post covid.

Whilst encouraging older people to live well and independently in their communities, the elderly and vulnerable are constantly grappling with health challenges, which are often chronic, such as diabetes, hypertension, chronic pain, Parkinson's disease, Alzheimer's disease. We support them through our preventative services to enable them to remain in their community rather than going into care. We work in close cooperation with the family and informal carers, by securing their input, into our care support program, ensuring that their special needs are catered for.

Our Registered Manager and Domiciliary Care Manager regularly meet the service users to stay connected through home visits and frequent phone calls. The sense of camaraderie is evident in the relationship between the carers and service users, especially when they meet on a regular basis. Our care workers are constantly trained to remain on top of the work they are required to perform. We periodically seek feedback in order to improve our quality of services. We are pleased that our service users generally express great satisfaction with the level of care and support provided by Dhek Bhal. A Ph.D student volunteer conducted an annual quality assurance survey to ascertain the quality and effectiveness of our services, and identify areas of improvement. Details of the survey are on our website.

The following are some of our strengths in the quality of services we delivered and achievements:

We provided 25,600 hours of homecare to support people to live independently in their own homes and to access community support. This is compared to 29,100 hours provided in 2021/22. The reduction was due to Covid and sad passing of some of our service users.

- People centred services in that the user provides a lot of input into the care program.
- Vetting of care workers, ensuring all checks are in place.

- Multilingual care staff – minimising any miscommunication or misunderstanding
- Review regularly policies and procedures relating to safe practice.
- During staff meeting we discussed and went through the policies in safeguarding, whistleblowing, medication, lone working, data protection etc.
- Quarterly supervision followed by annual appraisals conducted regularly to motivate workforce to achieve their goals.
- Low staff turnover due to high rate of job satisfaction and sense of belonging
- Staff and service users received constant support. Consequently, our services resumed smoothly, bringing in new referrals and packages of care.
- Staff had face-to-face accredited training with St Monica's Trust on Manual Handling, First Aid, Safeguarding, Health and Safety, and refresher in house training on **D**ementia , Sight Loss, Parkinsons, and Data Protection (Cyber Security).
- The Registered Manager/CEO and Dom. Care Manager attended training via zoom on: Dementia Awareness and Preparing for Inspections.
- Wellbeing activities organised for staff to help improve their mental and physical wellbeing which was taxed during the last 2 years during Covid. 6 swimming sessions and 'Zumba' style dance classes were held. All staff enjoyed and benefitted from these sessions in that they became more aware of the importance of their wellbeing, held in a social setting.
- Staff annual meal at Pizza Hut to thank them for their contribution and hard work. The feedback received from staff listed below.-"Thank you Dhek Bhal for giving us the opportunity to meet socially and get to know my colleagues in an informal environment". "I really enjoy these outings with my colleagues, thank you to the Management for organising and valuing us".
- 750 telephone & face-to-face support provided by Manager and Registered Manager to ensure staff were all well supported in their roles and able to discuss their concerns and issues which was resolved speedily.
- We supplied a high quantity of personal protective equipment to our staff during covid and post covid period. Additional Covid-19 testing kits were also handed out to both staff and service users.
- Referrals on behalf of service users made to social and health services for various support e.g.: request for additional hours to meet increasing needs, for mobility and home aids adaptation, physiotherapy assessments and to the voluntary /community agencies to access dementia navigators, counselling support, welfare rights, housing, immigration etc.
- CEO/ Registered Manager provided extensive advocacy support to existing and new service users (approximately 53 people) to assist them in liaising with the local authorities regarding their existing or new care packages and sign posting to other agencies.

D. Testimonials

"They are very competent and caring. Very helpful they follow my routine of how I want things done."

"They never rush through their work; in fact, they stay longer to complete their tasks to ensure our safety."

"I am very happy with all the care workers, greet me with respect. I look forward to seeing them and all tasks when completed, they would sit and chat with me. I don't feel so lonely."

"I am happy with the service I get from Dhek Bhal."

"All staff are polite, caring and carry out tasks as agreed in the care plan. They speak my language and understand my culture."

"I am happy with the service from Dhek Bhal. It is very satisfying service always. Just like to say thanks very much."

"So happy with both carers, they provided the help mom needed, worked and raised concerns which were forwarded to myself."

"Very good service. They take care of us."

"The service at home is good."

"Dhek Bhal provides a good service to all our people in the community. Much needed."

"Thank you to Zehra for referral to social services for my shopping. This has made a lot of difference as I am able to get out of the home and shop for products of my choice."

"I am delighted with the services. I couldn't ask for more. Thank you Dhek Bhal."

"Very happy and would recommend highly. I wish I could find this service for my mum in Cardiff. This is a blessing."

"I had a lot of problems physically. Now I am doing better. Everyone is friendly and helpful."

"All very polite and hardworking staff."

"I wanted help for shopping, so they help me I am happy. Thank you."

"Everything is fine. Things are going well. I am satisfied."

"I am writing this on behalf of my mother. She is having this service from few years now provided by Dhek Bhal. Firstly I like to thank my Care staff who provide excellent Care. She is aware of my needs and I feel safe, happy and trust her. Secondly Big Thanks to Mrs Zehra Haq as she always check on the service time to time. If My mum had any concerns Mrs Haq always try to sort out with no time. She is an excellent member of the team Dhek Bhal. Overall we are very happy with the service and recommend this service to the community. It makes a Big difference to people who are home bound most of the time. Many Thanks to team Dhek Bhal"

Financial review

Policy on reserves

Retained general unrestricted reserves represent approximately 6 to 7 months' expenditure which should enable the Charity to safeguard against any temporary downturns in activity and income levels in the future.

Financial review

Total income recorded in the accounts for the year ended 31 March 2023 is £687,979, made up of:

	2022/23	2021/22
	£	£
Dhek Bhal Revenue Income	687,979	719,558
BME Impact Project	-	19,490
Dhek Bhal Total Income	687,979	739,048

Total Commissioning Income from Domiciliary Care, Sitting Service, Elderly Day Care for Elderly Men and Elderly Women for 2022/23 was £585,015 (representing 85.03%) of Dhek Bhal's total revenue income) as compared to the previous year's commissioning income of £624,676 (84.52%) of the Revenue Income). The reduction in the commissioning income of £39,661 is due to Domiciliary Care. This is shown below.

Below is the breakdown comparison of the commissioning income:

	2022/23	2021/22	2020/21	2019/20
	£	£	£	£
Domiciliary Care	433,914	484,756	493,445	471,597
Sitting Service-Bristol	23,144	29,538	31,656	55,309
South Gloucestershire	66,671	57,762	39,491	50,971
Elderly Women's Day Care	51,101	46,682	2,408	43,916
Elderly Men's Day Care	10,185	5,938	724	3,467
Total Commissioning Income	585,015	624,676	567,724	625,260

Government & Local Authorities Funding of £54,718 includes funding

To deliver measures that address local workforce capacity pressures in adult social care through recruitment and retention activity.

To Providers IPC & Vaccines allocation

Strategic Report for the Year Ended 31 March 2023

To assist the protection of vulnerable residents from the threat and impact of Covid-19 and for the retention of staff in the winter.

Workforce Recruitment and Retention Fund

Adult Care Infection Control and Testing Fund

Government Adult Social Care Discharge Fund to support the discharge of patients from hospital to the most appropriate location for their ongoing care.

Total other Dhek Bhal Revenue income of £59,106 includes:

	£
Bristol City Council CEO Part Salary	16,768
Cafe Sales	3,578
Funds Raised for Various Activities	38,760

A surplus is reported for the year ended 31 March 2023 in the amount of £45,823 (2022 - £35,796).

Principal risks and uncertainties

The Board of Trustees routinely examines the major strategic, business and operational risks, which the charity faces as part of the strategic planning process, and has systems in place to monitor and mitigate the impact that they may have, largely through the work of the Finance sub-group.
During the year Dhek Bhal provided services to certain persons who are related to several of the trustees. The Board of trustees can confirm that all these services have been provided at the same rates applied to all unconnected individuals.

The strategic report was approved by the trustees of the charity on 20/11/2023 and signed on its behalf by:

.....
Mr T Khan
Chairman and trustee

Dhek Bhal

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Dhek Bhal for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 20/11/2023 and signed on its behalf by:

.....
Mr T Khan
Chairman and trustee

Dhek Bhal

Independent Auditor's Report to the Members of Dhek Bhal

Opinion

We have audited the financial statements of Dhek Bhal (the 'charity') for the year ended 31 March 2023, which comprise the Statement of Financial Activities, Balance Sheet, 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 United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 auditor 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 the provisions available for small entities, in the circumstances set out in note to the financial statements, 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

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

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 auditor's report 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.

Independent Auditor's Report to the Members of Dhek Bhal

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Strategic Report and Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic Report and Trustees' Report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Strategic Report and the Trustees' Report.

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.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 18), the trustees are responsible for the preparation of the financial statements and for being satisfied that they 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.

Auditor responsibilities for the audit of the financial statements
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 an auditor's report 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Independent Auditor's Report to the Members of Dhek Bhal

Our audit procedures were designed to respond to identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

•Discussing with the directors and management their policies and procedures regarding compliance with laws and regulations;

•Communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and

•Considering the risk of acts by the company which were contrary to applicable laws and regulations, including fraud.

Our audit procedures in relation to fraud included but were not limited to:

•Making enquiries of the directors and management on whether they had knowledge of any actual, suspected or alleged fraud;

•Gaining an understanding of the internal controls established to mitigate risks related to fraud;

•Discussing amongst the engagement team the risks of fraud; and

•Addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

Use of our report

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

Peter Roberts (Senior Statutory Auditor)
For and on behalf of Roberts & Co (Bristol) Limited, Statutory Auditor

24 High Street
Chipping Sodbury
Bristol
BS37 6AH

20 November 2023

Dhek Bhal

Statement of Financial Activities for the Year Ended 31 March 2023 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies	3	14,500	44,637	59,137
Charitable activities	4	588,593	-	588,593
Other income		40,249	-	40,249
Total income		643,342	44,637	687,979
Expenditure on:				
Raising funds	5	(12,589)	-	(12,589)
Charitable activities	6	(600,929)	(28,638)	(629,567)
Total expenditure		(613,518)	(28,638)	(642,156)
Net income		29,824	15,999	45,823
Net movement in funds		29,824	15,999	45,823
Reconciliation of funds				
Total funds brought forward		377,499	(4,988)	372,511
Total funds carried forward	16	407,323	11,011	418,334

The notes on pages 25 to 35 form an integral part of these financial statements.

Dhek Bhal

Statement of Financial Activities for the Year Ended 31 March 2023 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies	3	-	36,790	36,790
Charitable activities	4	629,348	-	629,348
Other income		72,910	-	72,910
Total income		702,258	36,790	739,048
Expenditure on:				
Raising funds	5	(12,591)	(48,786)	(61,377)
Charitable activities	6	(613,465)	(28,410)	(641,875)
Total expenditure		(626,056)	(77,196)	(703,252)
Net income/(expenditure)		76,202	(40,406)	35,796
Net movement in funds		76,202	(40,406)	35,796
Reconciliation of funds				
Total funds brought forward		301,297	35,418	336,715
Total funds carried forward	16	377,499	(4,988)	372,511

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2022 is shown in note 16.

Dhek Bhal

(Registration number: 03472146)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	12	2,730	-
Current assets			
Debtors	13	9,725	20,672
Cash at bank and in hand	14	464,728	442,655
		474,453	463,327
Creditors: Amounts falling due within one year	15	(58,849)	(90,816)
Net current assets		415,604	372,511
Net assets		418,334	372,511
Funds of the charity:			
Restricted income funds			
Restricted funds		11,011	(4,988)
Unrestricted income funds			
Unrestricted funds		407,323	377,499
Total funds	16	418,334	372,511

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 22 to 35 were approved by the trustees, and authorised for issue on 20/11/2023 and signed on their behalf by:

S Sajid

Mrs S Sajid
Trustee

Notes to the Financial Statements for the Year Ended 31 March 2023

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £Nil towards the assets of the charity in the event of liquidation.

The address of its registered office is:
43 Ducie Road
Barton Hill
Bristol
BS5 0AX

2 Accounting policies

Summary of significant accounting policies and key accounting estimates
The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance
The financial statements have been prepared in accordance with 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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation
Dhek Bhal meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments
All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant expenditure

Grants payable are payments made to third parties in the furtherance of the charitable objectives. Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the Statement of Financial Activities once the recipient of the grant has provided the specific service or output.

Grants payable without performance conditions are recognised in the accounts when a commitment has been made and communicated to the recipient, and there are no conditions to be met relating to the grant which remain in the control of the charity.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Government grants
Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £0.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	3 years straight line
Furniture and fittings	6 years straight line
Motor vehicles	4 years straight line
Computer equipment	3 years straight line

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Debt instruments

Debt instruments that are classified as payable or receivable within one year on initial recognition and which meet the above conditions are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

With the exception of some hedging instruments, other debt instruments not meeting these conditions are measured at fair value through profit or loss.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from companies, trusts and similar proceeds	-	44,637	44,637
Grants, including capital grants;			
Government grants	14,500	-	14,500
Total for 2023	14,500	44,637	59,137
Total for 2022	-	36,790	36,790

4 Income from charitable activities

	Unrestricted funds General £	Total funds £
	588,593	588,593
Total for 2023	588,593	588,593
Total for 2022	629,348	629,348

5 Expenditure on raising funds

a) Costs of generating donations and legacies

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Marketing and publicity		2,364	-	2,364
Other direct costs of generating voluntary income		10,225	-	10,225
Total for 2023		12,589	-	12,589
Total for 2022		12,591	48,786	61,377

6 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs		436,721	150	436,871
Allocated support costs	7	86,887	16,780	103,667
Governance costs	7	7,132	-	7,132
Total for 2023		530,740	16,930	547,670
Total for 2022		561,523	20,007	581,530

In addition to the expenditure analysed above, there are also governance costs of £7,132 (2022 - £14,728) which relate directly to charitable activities. See note 7 for further details.

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total funds £
Audit fees			
Audit of the financial statements	6,033	-	6,033
Legal fees	3,729	-	3,729
Depreciation, amortisation and other similar costs	161	-	161
Other governance costs	(2,791)	-	(2,791)
Total for 2023	7,132	-	7,132
Total for 2022	11,651	3,077	14,728

8 Net incoming/outgoing resources

Net incoming resources for the year include:

	2023 £	2022 £
Audit fees	6,033	4,750
Depreciation of fixed assets	161	4,106

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

	2023 £	2022 £
Staff costs during the year were:		
Wages and salaries	413,145	407,522
Other staff costs	23,726	21,500
	436,871	429,022

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2023 No	2022 No
Staff	53	51

No employee received emoluments of more than £60,000 during the year.

11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

12 Tangible fixed assets

	Furniture and equipment £	Motor vehicles £	Total £
Cost			
At 1 April 2022	45,279	39,320	84,599
Additions	2,891	-	2,891
At 31 March 2023	48,170	39,320	87,490
Depreciation			
At 1 April 2022	45,279	39,320	84,599
Charge for the year	161	-	161
At 31 March 2023	45,440	39,320	84,760
Net book value			
At 31 March 2023	2,730	-	2,730
At 31 March 2022	-	-	-

13 Debtors

	2023 £	2022 £
Trade debtors	8,747	17,233
Prepayments	978	3,439
	9,725	20,672

14 Cash and cash equivalents

	2023 £	2022 £
Cash at bank	464,728	442,655

15 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	25,496	43,771
Other taxation and social security	4,609	6,929
Accruals	28,744	40,116
	58,849	90,816

16 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted funds				
General	377,499	643,342	(613,518)	407,323
Restricted funds	(4,988)	44,637	(28,638)	11,011
Total funds	372,511	687,979	(642,156)	418,334

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted funds				
General	301,297	702,258	(626,056)	377,499
Restricted funds	35,418	(11,996)	(28,410)	(4,988)
Total funds	336,715	690,262	(654,466)	372,511

17 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 March 2023 £
Tangible fixed assets	2,730	2,730
Current assets	474,453	474,453
Current liabilities	(58,849)	(58,849)
Total net assets	418,334	418,334

Notes to the Financial Statements for the Year Ended 31 March 2023

	Unrestricted funds General	Total funds at 31 March 2022
	£	£
Current assets	463,327	463,327
Current liabilities	(90,816)	(90,816)
Total net assets	372,511	372,511

18 Analysis of net funds

	At 1 April 2022	At 31 March 2023
	£	£
Cash at bank and in hand	442,655	442,655
Net debt	442,655	442,655

	At 1 April 2021	At 31 March 2022
	£	£
Cash at bank and in hand	387,070	387,070
Net debt	387,070	387,070

DHEKBHAL

England & Wales - Charity number 1070015

Accounts

Company registration number: 03472146

Charity registration number: 1070015

Dhek Bhal

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

Roberts & Co (Bristol) Limited
Chartered Accountants & Statutory Auditor
24 High Street
Chipping Sodbury
Bristol
BS37 6AH

Dhek Bhal

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Dhek Bhal

Reference and Administrative Details

Chairman

Mr T Khan

Trustees

Mr T Khan
Miss K Bibi
Mr M Y Ghauri
Mrs J Kaur
Dr M Sajid
Mrs S Sajid
Mrs M Salam
Mr M Singh
Mrs S Sulaiman
Mrs S Yunus
Mr N Faqir
Mrs A Sahi

Secretary

Miss K Bibi

Principal Office

43 Ducie Road
Barton Hill
Bristol
BS5 0AX

The charity is incorporated in England & Wales.

Company Registration Number

03472146

Charity Registration Number

1070015

Auditor

Roberts & Co (Bristol) Limited
Chartered Accountants & Statutory Auditor
24 High Street
Chipping Sodbury
Bristol
BS37 6AH

Dhek Bhal

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2022.

Trustees

Mr T Khan

Miss K Bibi

Mr M Y Ghauri

Mrs J Kaur

Dr M Sajid

Mrs S Sajid

Mrs M Salam

Mr M Singh

Mrs S Sulaiman

Mrs S Yunus

Mr N Faqir (appointed 1 December 2021)

Mrs A Sahi (appointed 26 December 2021)

Chair's & CEO'S Joint report

This year marks Dhek Bhal's 36th anniversary. We have come a long way since we started the group in 1987. We are pleased to report that after a panic-stricken and uncertain year, a sense of normalcy is returning to the community since our last report in 2020. Morale and self-confidence - severely undermined during the pandemic - have resurfaced. This is attested by the reopening of our daycentre services and resumption of pre-Covid activities. All our service users, who were initially hesitant to attend group sessions, out of fear of contracting Covid, have now returned with confidence.

As the lockdown restrictions gradually eased, Dhek Bhal activities resumed in phases. We continued to support our service users through phone calls as well as face-to-face contact to allay their fears and anxiety. The mandatory requirement that all staff and members be vaccinated and strict enforcement of rules on PPE, wearing of mask at all times, washing of hands and social distancing have proven effective in keeping Covid cases down within the community.

However, there is still a need to be vigilant and cautious as casualties are still being reported due to the fact that the elderly group are the most vulnerable. We continue to carry out risk assessments within all our service provision to ensure everyone's safety is paramount. There is increasing demand on our staff to liaise on the phone with clients, who often appear confused, anxious, and lonely. Many of our service users are not digitally connected because of lack of confidence in using technology. Hence, their inability to be connected with family and friends. Thankfully, we managed to secure funds to purchase tablets for some of our men, who were then provided training on its use by Tariq Khan.

We have also advocated for more of our members, who appear to be out of touch with family members, to access health, social care and community support. For example: assist with personal care, food preparation and other essential daily tasks.

Dhek Bhal

Trustees' Report

We cannot thank enough our local funder BCC whose support had been forthcoming throughout in sustaining the group during Covid. Consultation with the local authority were comprehensive and carried out in a collaborative manner. We received funds to deliver our ongoing services without fear of any cutbacks to services or issuing redundancy notices at a time when the local councils were confronted with their own financial challenges.

Collaboration is on-going with our partners to reshape delivery of services in a culturally responsive manner. During this post-Covid period we have been reaching out to more partners to provide well-being activities to reduce the detrimental impact of Covid on people's general wellbeing. Partners include Parkinson UK, Sight loss, Disability Alliance, Nilaari, Dementia Well Being services, Sustainable Energy Services, to name a few. We would like to thank our partners for their continued commitment and support in working together in the interest of our community.

We have been approached by new partners from UWE and Bristol University who would like to work with us on stroke and health awareness, and hip and knee replacement, CHAS Bristol Housing and Welfare Rights and Ara (Recovery for all Gambling Service), which is adversely affecting our community.

Researchers have approached our organisation to gauge people's experiences of Covid-19 and how it impacted the community. To their knowledge, older people from Black and Asian communities have been hit disproportionally hard.

Bespoke training workshop for our members, staff and volunteers have resumed significantly. Staff retention has been good as we offered various incentives and ensured that they were supported emotionally during the challenges and stress caused by the pandemic.

On behalf of the board, we would like to thank all our unsung heroes - DB staff and volunteers - for their persistent efforts in maintaining high level of safe services and excellence, which acknowledges our quality of service delivery.

We would like to conclude by adding that the theme of our annual calendar for 2023 is dedicated to our golden members who in the early 60's and 70's migrated from the Commonwealth countries, which were then headed by our late Queen Elizabeth II, prior to independence. Her passing has left a void difficult to fill. We hope the readers of the annual calendar will find the stories in it inspiring and we take this opportunity to thank all those who have shared their experience.

We take pride in stating that Dhek Bhal has become a reputable and important organisation in the community ensuring that our older people and their carers continue to receive the care at the right time and fitting to their needs. Our annual reports testify to the realisation of our vision, the commitment and dedication of our staff and volunteers (past and present) in delivering a valuable service to the community.

Thank you.

Tariq Khan - Chairperson

Zehra Haq - CEO

Dhek Bhal

Trustees' Report

Objectives and activities

Objects and aims

The objectives of Dhek Bhal are to promote the health and social well-being of South Asian people in Bristol and South Gloucestershire through a range of services which include respite, daycare, self help and advocacy activities.

In order to achieve these objectives Dhek Bhal has adopted a range of policies that enable the Charity to provide:

(i) respite services for carers of Asian elders (disabled and able bodied) through a sitting service.

(ii) a day care service for frail and disabled elderly women.

(iii) a day care service for frail and disabled elderly men.

(iv) a carer support group for both male and female carers and to address their social, health, educational and training needs.

(v) activity projects catering for the needs of all the family members.

(vi) domiciliary home care service providing practical support in personal care(toileting/managing incontinence, manual lifting and handling, bathing, washing, dressing and feeding) and home care (housework, laundry/ironing, pension collecting, shopping and food preparation).

This service is regulated by the Care Quality Commission and accredited by the local authorities.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Structure, governance and management

Organisational structure

The Charity was started in May 1987 by a small group of volunteers and operated under the name of The Barton Hill Asian Women's Group.

On 27 November 1997, a company limited by guarantee was incorporated under the name of Dhek Bhal and on 21 December 1997 the Charity was transferred into the company. The company's registered number is 3472146.

The company subsequently obtained Charitable Status on 11 June 1998 and is registered under number 1070015.

The charity is governed by its Memorandum and Articles of Associations adopted on 7 November 1997.

Dhek Bhal is a membership organisation. Its members meet at an Annual General Meeting (AGM). Its purpose is to elect a Board of Trustees to represent member's views and govern the work of the organisation.

Dhek Bhal

Trustees' Report

Recruitment and appointment of trustees

The Board of Trustees is an elected body and is the ultimate governing body of Dhek Bhal. All major decisions about policy, direction and structure of the organisation must be approved by the Board of Trustees. The Board of Trustees meets regularly to discuss issues of major importance under the leadership of the Chair.

The Chair and Treasurer are elected at each Annual General Meeting. Two Vice Chairs are elected by the trustees at the first meeting following the Annual General Meeting.

The Trustees of the Charity are personally responsible to the Charity Commission to ensure that amongst other things, Dhek Bhal spends its money to benefit people of the South Asian Community.

Induction and training of trustees

Newly appointed Trustees receive an induction pack and participation in training sessions for the whole Board is encouraged and arranged throughout the year.
The Finance sub-group meets quarterly.

The Chief Executive - Zehra Haq

The Chief Executive is personally responsible for the day-to-day running of the Charity and reports directly to the Board of Trustees. All paid and unpaid employees are responsible via their Project Heads to the Chief Executive.

The Chief Executive is also closely assisted by Ikram Ul Haq in connection with the Charities' finances and accounting function.

Major risks and management of those risks

The Board of Trustees routinely examines the major strategic, business and operational risks, which the charity faces as part of the strategic planning process, and has systems in place to monitor and mitigate the impact that they may have, largely through the work of the Finance sub-group.
During the year Dhek Bhal provided services to certain persons who are related to several of the trustees. The Board of trustees can confirm that all these services have been provided at the same rates applied to all unconnected individuals.

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The charity's activities expose it primarily to the financial risks of changes in interest rates.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.
The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.
The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.
The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity holds suitable bank balances and cash. In addition, the charity has strong operating relationships with their bankers if short-term debt finance is required.
Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 5.12.2022 and signed on its behalf by:

J Kaur .....
Mrs J Kaur
Trustee

Dhek Bhal

Strategic Report for the Year Ended 31 March 2022

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 31 March 2022, in compliance with s414C of the Companies Act 2006.

Achievements and performance

Review of Development, Activities and Achievements: April 2021 to March 2022

The Charity is grateful for the unstinting efforts of its volunteers who are involved in service provision and fundraising. It is estimated that over 932 volunteers' hours were provided during the year. If this is conservatively valued at £14.98 per hour, the volunteer efforts amount to £13,965. 52.04% of the total hours and 58.72% of the total amount is attributed to Dhek Bhal's consultant, Ikram ul Haq. The Chief Executive Officer - Zehra Haq's time and value is represented by 20.68% and 19.14%.

The trustees are satisfied that Dhek Bhal complies with the Charity Commission's guidance regarding public benefit.

Dhek Bhal objectives, aims and activities are for the public benefit.

The services are targeted primarily at the South Asian people who live in Bristol and South Gloucestershire. The services are commissioned and paid for by Bristol City Council, South Gloucestershire and NHS. Dhek Bhal also receives funds from trusts and other donors to cover activities' cost within the organisation, and service users may contribute towards part of the cost.

During the pandemic lockdown, the daycentre for the men and women groups were not running. Consequently, it adversely affected the physical health and mental wellbeing of our older people. Unable to leave home and interact with people in their group, they felt lonely, isolated and gripped by fear. Most affected were those who were required to shield out of safety considerations, from families and friends. Most recreational activities were also suspended.

The group sessions have been a lifeline for our elderly. Responding to their needs, necessitated new ways and ideas to cater to them and build their resilience. We shared resources with our partners and picked up ideas on how they coped.

We list below the measures undertaken in confronting with the challenges of the pandemic.

A. Elderly Women Day Care Service

Dhek Bhal organised several workshops, events, talks, and activities to promote the health and wellbeing of South Asian older people and carers. There was a conscious effort to make health and wellbeing research accessible to the service users and carers, and also provide service users with a platform to share their life experiences with service organisations to make them more inclusive and overcome stereotypes around older South Asian communities. The activities mentioned below positively impacted the mental health of the service users and carers as these activities are built upon individual and community strengths and provided a conducive environment to battle isolation and loneliness.

Every event at Dhek Bhal is organised after much idea storming and discussions with service users at consultation meetings. Staff and volunteers are always at hand for the spoken languages of the service users.

There was no let up in calls to service users to check in on their wellbeing as well as to remind them to get vaccinated against Covid.

A risk assessment was done of the Day Centre and all service users adhered to Government guidelines when the Centre reopened after the Covid-19 lockdown on 5th April 2021. All service users were required to wear masks, hand sanitise regularly throughout the day, and maintain social distancing. The Day Centre and minibus were constantly sanitised.

Listed below are some of the achievements and highlights for the year 2021/22:

Indoor Activities:

- 48 Sessions were held on Monday - an average of 16 to 20 women daily, 50 sessions on Tuesday with a daily average of 10 -12 attendees
- 2,050 freshly cooked vegetarian and halal lunches were provided, including 100 extra meals to support some of our service users who were unable to attend due to long term sickness, and those who received homecare services from Dhek Bhal but were dissatisfied with social services community meals or frozen food. There were regular consultation meetings with service users regarding the meal plan and lunches.
- The daily exercise sessions continued to be very popular. These included breathing and control of incontinence exercises.
- The health walk to the local park was organised regularly for Monday. The walk improves stamina, core strength and wellbeing in a healthy and supporting environment. The walk was followed by visits to nearby shops to familiarise with local communities.
- Bristol Disability Equality Forum's Megan Belcher explained the social model of disability, which underlines that it is not our impairment that disables us but the negative attitude of people around us, and the environment. She spoke about the urgency of creating inclusive spaces that ensure equality.
- Sarah Becker from Centre for Sustainable Energy (CSE) facilitated 7 sessions. The charity offered advice for people struggling to pay for gas and electricity including comparing energy rates offered by different services. The service users were interviewed on their diverse and multi-generational families' experiences to ensure that CSE can adapt and provide support through informed practice.
- Neil Smart from Parkinson's Project explained Parkinson's disease, its symptoms, diagnosis and care. He raised awareness about limited knowledge of Parkinson's disease and very low take-up of their support services within the South Asian communities.
- The Wellbeing Activity was organised regularly on Monday. The art and craft activities enhanced mental well being to manage anxiety, stress and mood swings.
- An external volunteer, conducted fortnightly breathing and incontinence exercise sessions. She also held basic English literacy classes with the service users to improve their capability and confidence to interact in English.
- Joanna McLaughlin, Public Health Speciality Registrar and Cat Jameson, Patient and Public Involvement Coordinator from Bristol Medical School surveyed service users on the number of joint and hip replacement surgery, the success rate and any difficulties faced in the aftermath of surgery.
- Mike Silvey from Sight Loss spoke about partial or total vision loss and the low take up rates for their service in the South Asian community. The service users were consulted and they agreed to invite Sight Loss annually to their group meetings to build and sustain longer community relationships.

- Adetoun Grant from Nilaari spoke about the partnership between Nilaari and Dhek Bhal. They consulted service users on wellbeing and health topics that they would like Nilaari to deliver this year. The workshops on agreed topics like anxiety, stress, sleep hygiene etc will continue till March 2023.
- Lyn Latcham from Bristol University delivered a short talk on her research on lockdown experience, including the elevated levels of isolation, fear, anxieties, bereavement and grief during Covid-19.

Outdoor Activities:

- The Lidl, Rajani, Tesco superstore (Eastgate) visits were cancelled due to Covid-19 pandemic. These shopping trips were deeply missed by the service users who enjoyed the independence of shopping in safe company. The service users had their lunch together at a local restaurant after shopping to familiar themselves with the community spaces around Bristol. The outdoor sessions will restart from next year following a risk assessment.
- The opportunity to travel out of Bristol for a few days lifted spirits and enhanced the physical and mental wellbeing of the service users. The five day tailor-made trip to Bournemouth with 30 people in early December allowed the elderly to spend time together and share life experiences with people from different cultures. The group bonded with people from diverse communities and fostered relationships as they shared wisdom, stories, and humour while walking around the glorious New Forest, the famous Gothic Cathedral in Salisbury and taking in the beautiful Christmas lights in the Suncliff Hotel gallery.

Celebration Events:

The cultural and religious diversity of Dhek Bhal was celebrated during Diwali, Eid, and Christmas with traditional food, music and dance. The celebrations allowed everyone to embrace diversity and build community cohesion by engaging in diverse cultural practices. Sadly, 2 service users sadly passed away during this period.

Family Trips

Organised the following trips throughout the year:-

- Birmingham – twice in the year
- Weymouth
- Chessington
- Southall
- Torquay
- Thorpe Park
- Bournemouth

<u>B. Elderly Men Day Care Service</u>

The men's group sessions have been running successfully during this period. An average of 10-12 men from Bristol attended every Tuesday. 3 places funded by BCC and 9 by Dhek Bhal.

The attendees found the sessions on health and well being workshops by professional speakers beneficial. The topics mainly centred on health issues peculiar to males. They were able to openly discuss their ailments, without fear of embarrassment, within a male only setting.

The Nilari health and wellbeing sessions have been very useful, in view of the fact that two men suffered from depression as a result of family bereavement. By speaking out to other professionals they were able to cope better and come to terms with their loss.

The men who have been attending for several years conveyed feeling a sense of belonging and ownership to the group, and the immensely positive role they play in supporting each other. They have been promoting the benefits of being connected in this group to others in the community undergoing challenges at the loss of loved ones and the shutdown of community provisions during the pandemic. Four new members have since signed up with the group.

They enjoyed the lively debates on social, political and topical issues, playing cards with their peers to relax and stimulate their minds in order to improve their mental health. They also engaged in physical exercises and cognitive-engaging programmes. Discussions on their personal well-being were often interspersed with humour. The group sessions also empowered them to lead their twilight years in dignity and independently.

8 men were given tablets during the lockdown period and received training from the Chair who, as the facilitator of the group, provided training on the use of the tablets as a social media and information gathering tool on current affairs and other matters of interest. The group would share their skills and work experience, often making recommendations for reputable trades people to those in search of one. The friendships forged through peer support and constant meetings were highlighted as the key strengths of the group.

The vegetarian and halal hot lunches were highly enjoyed. Two frail widowers would buy extra food to take home.

We offered free taster sessions to some new members, prior to signing up, to enable them to determine if the activities met with their needs and interests. No one was pressured to participate in any activity, and those who joined were encouraged to perform at their own pace. They also had the option to sit and watch if they could not join in. For example, a role play activity where few of the members participated. This was organised through theatre Director Ben Pruisner based on “The Hamlet Voyage” which was partly set in the Mughal court in the time of Jahangir.

The men were keen to engage with health, social care and University researchers who consulted them on issues pertaining to their health, diet, social connections and lifestyles.

Family coach trips to places such as Birmingham, Southall, Weymouth resumed post pandemic. A full risk assessment was carried out by the coach company to ensure passengers were safe. All who went had to wear masks and observed social distancing on the coach.

“We miss each other during lockdown, my friends in Dhek Bhal - for nearly 7 months. This is the terrible feeling. I’m 82 years lonely at home, because my daughter-in-law, she is working in school nursery until 3pm and all my grandchildren are away. Every week I am always at the group at 11am and make myself tea and for my friends too and we chat and exercise. So I really miss this company, because then we came in for three hours, just passing our time very nicely, playing cards, somebody is doing something, like you are coming last week, this week. This is the best thing; we can learn so much from each other. I am a trustee and I missed my face to face meetings too. I pray we get back to normal living soon” MYG

C. Sitting and Domiciliary Care Services.

The year 21/22 saw us gradually emerging from the trauma of the Covid pandemic, and forcing upon us to explore new ways of living and working post Covid.

Although fear and anxiety continue to grip some of our most vulnerable, the new and updated policies around PPE provided much relief to many who were struggling with the mental impact of isolation caused by the pandemic.

Staff and service users have been receiving constant support. Consequently, our services resumed smoothly, bringing in new referrals and packages of care.

The pandemic afforded us the opportunity to review and ensure all our policies were updated and in line with current guidelines. Whilst guidelines became more relaxed as we entered the recovery stages, Dhek Bhal continued to err on the side of caution and ensured staff were fully aware of the expectations required from them in their role. This in turn reassured all staff and service users that their safety was/is always paramount.

Unfortunately, there have been a few fatalities due to Covid-19 amongst our service users. A number of staff and service users contracted the virus. However, by adhering to government guidelines and Dhek Bhal policies and procedures, the problem was well contained.

Below are some of our highlighted achievements:

- During lockdown all care workers were sent monthly updates with their payslips as we were unable to hold face-to-face meetings due to restrictions in place. The information cascaded to them, included:
- Instructions from local and national Government on the ever-changing Covid-19 guidelines and restrictions in place.
- Documents for staff to sign and return, confirming they had understood the latest information.
- Updates from Public Health summarised, to facilitate understanding on effective and safe delivery of services - basic instructions on use of facemasks, handwashing techniques and safe PPE disposal techniques.
- Staff access support for their physical and mental health.
- Covid vaccination venues in their locality.
- PCR and Lateral Flow Tests summarised and disseminated to all care workers and office to ensure staff complied with the guidance at the time.
- We organised a return to face-to-face training sessions in
- First Aid,
- Safeguarding,
- Food Hygiene,
- Fire Safety,
- Health and Safety,
- Medication Awareness and
- Dementia

Feedback from those who attended was very encouraging. The opportunity to learn with their peers rather than going online was a morale booster. Training was delivered based upon a Human Rights approach and ensured that individualised, person centred care was at the core, especially when supporting vulnerable people, and those with learning disabilities and living with Dementia. Language support was offered at all training sessions.

- Resumed much needed regular face-to-face staff meetings in November 2021. However, further such meetings were suspended until February 2022 due to the advent of the more menacing Omicron variant. Topics covered:
- Morale boosting advice and information disseminated to all care workers, thanking them for their loyalty, working under difficult circumstances and ensuring they adhered to all current guidelines during each stage of the Covid-19 outbreak. Thus, minimising the spread and devastating effects of Covid-19.
- Information regarding Employee Recognition Scheme.
- Cyber security training provided by the manager at the staff meeting around safety of phone usage and the importance of ensuring personal data is protected at all times.
- Information around Covid guidelines in several different South Asian languages. Staff then cascaded information to service users.
- Talk on Sight Loss – delivered by Sight Support West. Staff shared the information with their service users.
- All staff received upgrading in October 2021 in line with latest Inland Revenue rates and in recognition of their resilience, hard work and commitment to Dhek Bhal and the service users over the last 2 years.
- Successfully recruited 6 new staff who received Care Certificate training and induction around their role requirements.
- All policies updated, wherever necessary, to include Covid-19 guidelines around health and safety and infection control.
- Staff & volunteers meal-away-day organised to boost morale and mental health as well as provide opportunity for peer support. Some of the comments
- "Buffet was fantastic"
- "Thoroughly enjoyed a day for ourselves. Very well organised".
- "Enjoyed meeting and getting together with the staff team in an informal environment"
- "Thank you to Zehra and the management for appreciating our work contribution"
- 99% of staff are fully vaccinated with the Covid 19 primary vaccine course. Staff who were not vaccinated had valid health reasons.
- Time spent carrying out and registering PCR tests for affected staff. Training given to staff on how to conduct the PCR and the Lateral Flow tests.
- Decision taken to boost service users' mental health by sending them birthday cards on their birthdays.
- 13 new referrals received during this period for new packages of care.
- Continued advocacy support offered by the organisation with referrals made to Bristol Care Direct, South Gloucestershire Care Brokerage, raising concerns and requesting reviews of care packages in order to meet service emerging needs and giving them a voice. 8 existing service users received an increase in their packages of care through this support.
- The CEO/ Registered Manager supported older people, their relatives, and friends to navigate the health and social care system through the post –pandemic period.

- We worked hard to keep abreast of changes affecting not just health and social care services, but in many other organisations, in order to provide most up-to-date and effective advice to the community.
- Our 43 care workers have performed above expectation in delivering the best possible support and care despite being personally affected by the pandemic.
- With older people feeling confused by rapidly changing, and sometimes conflicting government guidance, we made certain that our managers translated all the information in the South Asian languages.
- Registered Manager and Domcare Manager attended Care Co-ordinator Responsibilities training by UKHCA via zoom, with the aim of understanding their responsibilities to the organisation and external stakeholders, identifying ways to develop the role and any further training required and learning how to deal with difficult calls, including complaints
- 38 weekly monitoring reports and 3 monthly monitoring reports were completed for Bristol City and South Gloucestershire Councils, covering the number of service users & staff who were Covid positive.
- Completed Care Quality Commission annual survey gauging our views and experiences of the inspection process and completed a Pre Inspection Report. We continue to ensure that the services we provide are safe, caring, effective, user-led and responsive to people's needs.
- We provided a more intense spot and general phone calls to support older people, their families, and carers, with call times becoming longer as they were distressed due to loss of love ones. These calls further increased as people's anxiety and stress levels rose due to Covid restrictions and changing guidelines.
- Continued delivering person-centred care with the focus on ensuring a positive experience for our clients and their families.
- Sadly, we lost 6 services users due to non Covid reasons during this period. The grieving families were supported with basic counselling over the phone.

D. Testimonials

"For many years, Dhek Bhal carers had been caring for my mother, who appreciated their understanding and dedication. They also lifted my spirits when I was feeling down. My mum went through a difficult time with her illness and the carers were very kind and patient, especially towards the end of her days when they went above the call of duty. My sincere thanks to all in Dhek Bhal."

"Many thanks to all Dhek Bhal staff who cared for my aged mum on the coach trips to Birmingham and Southall. It gave me a respite from my caring role. My mum felt good walking around Birmingham to shop for grocery, clothing and being with friends – it gave her independence."

"…my mum wants to say both the new care workers who came to cover…were excellent."

"Enormously grateful for your services with care staff showing compassion and understanding towards mum–in-law. We could not have managed without your support. You do a terrific job and we count you as our extended family. Keep up the good work!"

"Our immense thanks to everyone who cares for mum with great kindness, compassion and professionalism. Mum was getting very confused and required a lot of attention. It's easier now to care for her after you had stepped in. For this we will be forever grateful."

"…having care provided at home has made (mum) less vulnerable and more confident in day to day activities. Thank you very much Zehra and everyone who is involved."

"Dhek Bhal went above and beyond the call of duty. My mum had early signs of dementia and I did not know who to turn to for help. Zehra signposted me to the Dementia Services, advocated on my behalf and followed through my journey to ensure I received the appropriate cultural support. The care workers could not have care for her any better and were especially very supportive when I found it hard to cope."

"...I look forward to coming to the group to meet my friends, to socialise and play cards. We sometimes become competitive in our games and this helps me with my memory."

"...I enjoy all the wellbeing activities organised at the centre as they help to improve my health, lifestyle and overcome loneliness. Thank you Dhek Bhal for the opportunity."

"Thank you for all you have done in providing home care services for our sister who has complex needs."

"…This year again has been sad for me. I lost some very close friends and relatives to Covid. When Dhek Bhal reopened the daycentre I was so happy as I could share my feelings with my friends in the group."

"Dhek Bhal has done a good job in keeping me in the group and up to date on government guidelines on Covid and how to stay safe, especially in my case as I am 79 years old, live on my own and feel scared of getting Covid.".

"…I don't see anyone at the moment and I'm not online; so I don't know what I'd have done if Zehra and her team hadn't phoned to check on me. I had been really worried but you've put my mind at rest. You are a treasure. Thank you seems too small a thing."

"During Covid, I was hesitant to leave my home. I am really glad I joined Dhek Bhal as I look forward to being checked upon through the phone. They are definitely a bright spark for me during the week."

"...for all the care workers that have been taking care of my mother. I want to say that I am extremely overwhelmed with the way they take care of my mother and make sure that all her needs and wants are being fulfilled. I really appreciate Naheed and Zehra have been doing an excellent job in taking care of my mother and are very respectful and caring."

"...I just wanted to let you know that both ladies were amazing with mum."

"I just wanted to express my deepest gratitude to Dhek Bhal for the dedicated work they do day after day. Dhek Bhal has always provided the best service possible, they have helped me so much and I am forever grateful to them. The carers that help me with my mother-in-law are very nice and they provide the best care and have made my life so much easier. The extra time in which carers come and sit in with my mother-in-law has provided me so much relief, as I can now go out with my husband and not worry about leaving her home alone."

"…Dhek Bhal is a great service and they are always there to help with any questions I have. I thank Dhek Bhal for all that they do for us. I will be lost without them. Truly amazing and very much appreciated."

"I express my wholehearted appreciation to the Dhek Bhal staff for the care and professional attention they have provided to my mother, especially post-operation when she needed close attention the most. The kindness and care we received during the confinement of my mother will never be forgotten. My mother and I are forever grateful. Your professionalism is of the highest level and the service provided made her feel more secure and independent at home."

"It was a pleasure to meet with Zehra at Dhek Bhal, who very kindly took the time out of her busy day to speak to me about the work Carers UK are doing to improve access to services for carers from ethnic minority groups.

Our meeting covered a number of different topics, including how organisations and services can be more inclusive, and Zehra's advice will be incorporated into the forthcoming Carers UK good practice guide on supporting Black, Asian and ethnic minority carers.

Dhek Bhal's success comes from its partnership working."

Melanie Crew

Senior Policy and Research Officer

Carers UK

"I have found partnership working with Dhek Bhal very beneficial not only due to the respect I have received from the staff of Dhek Bhal but I feel it has helped to combine the different knowledge and skills to help improve the difficulties in life Mrs K has been facing."

Siobhan Kissoon-Doyle

Social Care Practitioner

Strategic Report for the Year Ended 31 March 2022

Financial review

Policy on reserves

Retained general unrestricted reserves represent approximately 6 to 7 months' expenditure which should enable the Charity to safeguard against any temporary downturns in activity and income levels in the future. Some of these reserves will be used for upgrading of all staff as this was not carried out during this period due to Covid 19.

Financial review

Total income recorded in the accounts for the year ended 31 March 2022 is £739,048, made up of:

	2021/22	2020/21
	£	£
Dhek Bhal Revenue Income	719,558	715,390
BME Impact Project	19,490	50,854
Dhek Bhal Total Income	739,048	766,244

Total Commissioning Income from Domiciliary Care, Sitting Service, Elderly Day Care for Elderly Men and Elderly Women for 2021/2022 was £624,676 (representing 84.52% of Dhek Bhal's total revenue income) as compared to the previous year's commissioning income of £567,724 (79.48% of the Revenue Income). The increase in the commissioning income of £79,384 (excluding for Domiciliary Care) against the previous year was due to opening up of the Day Centre for the elderly Men and women which was shut down in the previous year due to CODID-19. service who refused their home visit because of COVID-19. However, the Government and the local authorities continues to provides funding for the protection of employees and service users. This is shown below.

Below is the breakdown comparison of the commissioning income:

	2021/22	2020/21	2019/20	2018-19
		£	£	£
Domiciliary Care	484,756	493,445	471,597	436,507
Sitting Service-Bristol	29,538	31,656	55,309	53,619
South Gloucestershire	57,762	39,491	50,971	48,946
Elderly Women's Day Care	46,682	2,408	43,916	44,941
Elderly Men's Day Care	5,938	724	3,467	2,662
Total Commissioning Income	624,676	567,724	625,260	586,675

COVID 19 Funding of £57,498 includes funding

To deliver measures that address local workforce capacity pressures in adult social care through recruitment and retention activity.

To Providers IPC & Vaccines allocation

To assist the protection of vulnerable residents from the threat and impact of Covid-19 and for the retention of staff in the winter.

Workforce Recruitment and Retention Fund

Adult Care Infection Control and Testing Fund

Total other Dhek Bhal Revenue income of £37,384 includes:

	£
Bristol City Council CEO Part Salary	16,768
Cafe Sales	4,670
Funds Raised for Various Activities	15,946

Total Expenditure recorded in the accounts for the year ended 31 March 2022 is £703,252 made up of:

	2021/22	2020/21
	£	£
Dhek Bhal Revenue Expenditure	654,466	621,686
BME Social Isolation Project	–	-
BME Impact Project	48,786	34,334

A surplus of £35,796 resulted in the year ended 31 March 2022 made up of:

	£
Dhek Bhal Surplus	65,092
BME Elderly Impact Project Deficit	(29,296)

Principal risks and uncertainties

The Board of Trustees routinely examines the major strategic, business and operational risks, which the charity faces as part of the strategic planning process, and has systems in place to monitor and mitigate the impact that they may have, largely through the work of the Finance sub-group.
During the year Dhek Bhal provided services to certain persons who are related to several of the trustees. The Board of trustees can confirm that all these services have been provided at the same rates applied to all unconnected individuals.

The strategic report was approved by the trustees of the charity on 5.12.2022 and signed on its behalf by:

J Kaur.
.....
Mrs J Kaur
Trustee

Dhek Bhal

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Dhek Bhal for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 5.12.2022 and signed on its behalf by:

J Kaur

Mrs J Kaur
Trustee

Dhek Bhal

Independent Auditor's Report to the Members of Dhek Bhal

Opinion

We have audited the financial statements of Dhek Bhal (the 'charity') for the year ended 31 March 2022, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, 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 United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 Auditor's 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

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

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 auditor's report 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.

Independent Auditor's Report to the Members of Dhek Bhal

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Strategic Report and Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic Report and Trustees' Report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Strategic Report and the Trustees' Report.

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.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 19), the trustees are responsible for the preparation of the financial statements and for being satisfied that they 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.

Auditor's responsibilities for the audit of the financial statements

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 an auditor's report 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Independent Auditor's Report to the Members of Dhek Bhal

Our audit procedures were designed to respond to identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:
•Discussing with the directors and management their policies and procedures regarding compliance with laws and regulations;
•Communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
•Considering the risk of acts by the company which were contrary to applicable laws and regulations, including fraud.
Our audit procedures in relation to fraud included but were not limited to:
•Making enquiries of the directors and management on whether they had knowledge of any actual, suspected or alleged fraud;
•Gaining an understanding of the internal controls established to mitigate risks related to fraud;
•Discussing amongst the engagement team the risks of fraud; and
•Addressing the risks of fraud through management override of controls by performing journal entry testing.
There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Peter Roberts (Senior Statutory Auditor)
For and on behalf of Roberts & Co (Bristol) Limited, Statutory Auditor

24 High Street
Chipping Sodbury
Bristol
BS37 6AH

5 December 2022

Dhek Bhal

Statement of Financial Activities for the Year Ended 31 March 2022 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies	3	-	36,790	36,790
Charitable activities	4	629,348	-	629,348
Other income		72,910	-	72,910
Total income		702,258	36,790	739,048
Expenditure on:				
Raising funds	5	(12,591)	(48,786)	(61,377)
Charitable activities	6	(613,465)	(28,410)	(641,875)
Total expenditure		(626,056)	(77,196)	(703,252)
Net income/(expenditure)		76,202	(40,406)	35,796
Net movement in funds		76,202	(40,406)	35,796
Reconciliation of funds				
Total funds brought forward		301,297	35,418	336,715
Total funds carried forward	15	377,499	(4,988)	372,511

The notes on pages 27 to 37 form an integral part of these financial statements.

Dhek Bhal

Statement of Financial Activities for the Year Ended 31 March 2022 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies	3	120,293	69,616	189,909
Charitable activities	4	568,125	-	568,125
Other income		8,210	-	8,210
Total income		696,628	69,616	766,244
Expenditure on:				
Raising funds	5	(12,126)	(34,334)	(46,460)
Charitable activities	6	(592,504)	(17,056)	(609,560)
Total expenditure		(604,630)	(51,390)	(656,020)
Net income		91,998	18,226	110,224
Net movement in funds		91,998	18,226	110,224
Reconciliation of funds				
Total funds brought forward		209,575	16,916	226,491
Total funds carried forward	15	301,573	35,142	336,715

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note 15.

Dhek Bhal

(Registration number: 03472146)
Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	11	-	3,237
Current assets			
Debtors	12	20,672	21,612
Cash at bank and in hand	13	442,655	387,070
		463,327	408,682
Creditors: Amounts falling due within one year	14	(90,816)	(75,204)
Net current assets		372,511	333,478
Net assets		372,511	336,715
Funds of the charity:			
Restricted income funds			
Restricted funds		(4,988)	35,142
Unrestricted income funds			
Unrestricted funds		377,499	301,573
Total funds	15	372,511	336,715

The financial statements on pages 23 to 37 were approved by the trustees, and authorised for issue on 5.12.2022 ... and signed on their behalf by:

.....
Mrs S Sajid
Trustee

Dhek Bhal

Statement of Cash Flows for the Year Ended 31 March 2022

	Note	2022 £	2021 £
Cash flows from operating activities			
Net cash income		35,796	110,224
Adjustments to cash flows from non-cash items			
Depreciation	5	4,106	821
		39,902	111,045
Working capital adjustments			
Decrease/(increase) in debtors	12	940	(13,263)
Increase in creditors	14	15,612	19,793
Net cash flows from operating activities		56,454	117,575
Cash flows from investing activities			
Purchase of tangible fixed assets	11	(869)	-
Net increase in cash and cash equivalents		55,585	117,575
Cash and cash equivalents at 1 April		387,070	269,495
Cash and cash equivalents at 31 March		442,655	387,070

All of the cash flows are derived from continuing operations during the above two periods.

Notes to the Financial Statements for the Year Ended 31 March 2022

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £Nil towards the assets of the charity in the event of liquidation.

The address of its registered office is:
43 Ducie Road
Barton Hill
Bristol
BS5 0AX

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Dhek Bhal meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

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

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant expenditure

Grants payable are payments made to third parties in the furtherance of the charitable objectives. Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the Statement of Financial Activities once the recipient of the grant has provided the specific service or output.

Grants payable without performance conditions are recognised in the accounts when a commitment has been made and communicated to the recipient, and there are no conditions to be met relating to the grant which remain in the control of the charity.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Government grants
Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £0.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	3 years straight line
Furniture and fittings	6 years straight line
Motor vehicles	4 years straight line
Computer equipment	3 years straight line

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Debt instruments

Debt instruments that are classified as payable or receivable within one year on initial recognition and which meet the above conditions are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

With the exception of some hedging instruments, other debt instruments not meeting these conditions are measured at fair value through profit or loss.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from companies, trusts and similar proceeds	-	17,300	17,300
Grants, including capital grants;			
Grants from other charities	-	19,490	19,490
Total for 2022	-	36,790	36,790
Total for 2021	120,293	69,616	189,909

4 Income from charitable activities

	Unrestricted funds General £	Total funds £
	629,348	629,348
Total for 2022	629,348	629,348
Total for 2021	568,125	568,125

5 Expenditure on raising funds

a) Costs of generating donations and legacies

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Grants		-	48,786	48,786
Marketing and publicity		2,366	-	2,366
Other direct costs of generating voluntary income		10,225	-	10,225
Total for 2022		12,591	48,786	61,377
Total for 2021		12,126	34,334	46,460

6 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs		428,872	150	429,022
Allocated support costs	7	121,000	16,780	137,780
Governance costs	7	11,651	3,077	14,728
Total for 2022		561,523	20,007	581,530
Total for 2021		553,454	17,056	570,510

In addition to the expenditure analysed above, there are also governance costs of £14,728 (2021 - £10,107) which relate directly to charitable activities. See note 7 for further details.

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total funds £
Audit fees			
Audit of the financial statements	4,750	-	4,750
Legal fees	2,612	-	2,612
Depreciation, amortisation and other similar costs	4,106	-	4,106
Other governance costs	183	3,077	3,260
Total for 2022	11,651	3,077	14,728
Total for 2021	9,831	276	10,107

8 Net incoming/outgoing resources

Net incoming resources for the year include:

	2022 £	2021 £
Audit fees	4,750	5,472
Depreciation of fixed assets	4,106	821

9 Staff costs

The aggregate payroll costs were as follows:

	2022 £	2021 £
Staff costs during the year were:		
Wages and salaries	407,522	438,370
Other staff costs	21,500	20,648
	429,022	459,018

No employee received emoluments of more than £60,000 during the year.

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Tangible fixed assets

	Furniture and equipment £	Motor vehicles £	Total £
Cost			
At 1 April 2021	44,410	39,320	83,730
Additions	869	-	869
At 31 March 2022	45,279	39,320	84,599
Depreciation			
At 1 April 2021	41,173	39,320	80,493
Charge for the year	4,106	-	4,106
At 31 March 2022	45,279	39,320	84,599
Net book value			
At 31 March 2022	-	-	-
At 31 March 2021	3,237	-	3,237

12 Debtors

	2022 £	2021 £
Trade debtors	17,233	17,410
Prepayments	3,439	4,202
	20,672	21,612

13 Cash and cash equivalents

	2022 £	2021 £
Cash at bank	442,655	387,070

14 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	43,771	49,466
Other taxation and social security	6,929	21,086
Accruals	40,116	4,652
	90,816	75,204

15 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted funds				
General	301,297	702,258	(626,056)	377,499
Restricted funds	35,418	(11,996)	(28,410)	(4,988)
Total funds	336,715	690,262	(654,466)	372,511

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Unrestricted funds				
General	209,575	696,628	(604,630)	301,573
Restricted funds	16,916	35,282	(17,056)	35,142
Total funds	226,491	731,910	(621,686)	336,715

16 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 March 2022 £
Current assets	463,327	463,327
Current liabilities	(90,816)	(90,816)
Total net assets	372,511	372,511

	Unrestricted funds General £	Total funds at 31 March 2021 £
Tangible fixed assets	3,237	3,237
Current assets	408,682	408,682
Current liabilities	(75,204)	(75,204)
Total net assets	336,715	336,715

17 Analysis of net funds

	At 1 April 2021 £	Financing cash flows £	At 31 March 2022 £
Cash at bank and in hand	387,070	55,585	442,655
Net debt	387,070	55,585	442,655

	At 1 April 2020 £	Financing cash flows £	At 31 March 2021 £
Cash at bank and in hand	269,495	117,575	387,070
Net debt	269,495	117,575	387,070

DHEKBHAL

England & Wales - Charity number 1070015

Accounts

Company registration number: 03472146

Charity registration number: 1070015

Dhek Bhal

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

Roberts & Co (Bristol) Limited
Chartered Accountants & Statutory Auditor
24 High Street
Chipping Sodbury
Bristol
BS37 6AH

Dhek Bhal

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Dhek Bhal

Reference and Administrative Details

Chairman

Mr T Khan

Trustees

Mr T Khan
Miss K Bibi
Mr M Y Ghauri
Mrs J Kaur
Dr M Sajid
Mrs S Sajid
Mrs M Salam
Mr M Singh
Mrs S Sulaiman
Mrs S Yunus
Mr N Faqir

Secretary

Miss K Bibi

Principal Office

43 Ducie Road
Barton Hill
Bristol
BS5 0AX

The charity is incorporated in England & Wales.

Company Registration Number

03472146

Charity Registration Number

1070015

Auditor

Roberts & Co (Bristol) Limited
Chartered Accountants & Statutory Auditor
24 High Street
Chipping Sodbury
Bristol
BS37 6AH

Dhek Bhal

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2021.

Trustees

Mr T Khan

Miss K Bibi

Mr M Y Ghauri

Mrs J Kaur

Dr M Sajid

Mrs S Sajid

Mrs M Salam

Mr M Singh

Mrs S Sulaiman

Mrs S Yunus

Mr N Faqir (appointed 1 December 2021)

Chair's & CEO'S Joint report

This is our first joint report, highlighting Dhek Bhal's achievements, challenges and experience during uncharted times.

To describe the past year as challenging is probably an understatement. The impact of the global pandemic COVID 19 has created unprecedented challenges for Dhek Bhal as well as the wider community. However, on reflecting the events in 2020/21, a notable outcome was the strength of our cooperation and support with the community to overcome the challenges posed by the pandemic.

Covid-19 dominated our lives like no other. It impacted our lifestyle, mode of work (work from home is fast becoming the norm where face to face contact is not required), and modus operandi of support services to the community. We had to quickly adapt to the situation as it developed and evolved, strictly following guidelines set by the authorities in order to remain relevant.

For many, living in isolation became a norm, out of safety consideration. Naturally, many experienced depression and fear. Despite this, it was heartening to witness Dhek Bhal and the community working together to assist those most affected. The strong collaborative efforts in facing the pandemic have resulted in a greater degree of resilience, and better equipped us to face tougher challenges in the future.

We put in place our Business Continuity Plan, which included risk assessment, providing staff with necessary support and resources to ensure they were all safe, investing and supplying them with adequate PPE, especially those who work remotely in service users' homes through our domiciliary care services. At the beginning of the pandemic, we confronted overwhelming problems, which included shortages of PPE supply, rapidly escalating costs, frequently changing government guidelines on care and employment, quarantine, testing and vaccinations. We successfully overcame our difficulties through sound financial investment and lobbying health and social care services. CQC Inspector had also been in constant contact with us to ensure that the services we delivered were safe. We launched several initiatives to ensure our most vulnerable service users did not succumb to fear, and that all home visits continued with utmost precaution on safety of all parties concerned. Our frontline staff have worked tirelessly and with remarkable dedication.

Trustees' Report

We are proud of the manner our staff have been supporting service users in their homes and the efforts put in to avoid unnecessary hospital admissions, thus preventing further strain on our already heavily overstretched hospital system. This has been an integral part of our organisational culture, well documented in our 2022 calendar in which we had captured stories of service users and carers experience and journey. As a gesture of gratitude for their excellent performance, all the employees will be upgraded with increases of 4-8%, from October 2021, with the minimum hourly rate increased to £10.14.

Despite the closure of our daycentre services for the men and women, due to prohibition of face-to-face contacts, we managed to continue to support our beneficiaries in innovative ways by making twice/thrice weekly welfare telephone calls, WhatsApp video calls - explaining Government Covid-19 safe guidelines in the different South Asian languages, conducting gentle exercises through zoom for physical and mental stimulation. These weekly call sessions visibly reduced fear and anxiety in many, especially when our calls were injected with humour and words of solace and comfort. In the process, our staff picked up valuable new IT skills in telephone conferencing platforms, such as zoom whilst conducting trustee and other partner meetings. We all adapted well to the new contact techniques.

As the pandemic environment continue to evolve, we are constantly adapting and progressing in the new ways of work. We were very fortunate in Bristol where the community voluntary organisations rallied together to set up a Support HUB led by Age UK. We work alongside our partners by sharing enhanced resources to support our community.

We are also very grateful to the Government and other local councils for making funds available to us to ensure that we remain financially viable and are able to continue supporting the most vulnerable during these difficult times.

Unfortunately, the end of Covid-19 is nowhere in sight. Despite easing of restrictions, there are some elderly who feel apprehensive and reluctant to leave home to access other support services. However, we need to forge ahead, by being agile, explore and adopt new safer ways of learning and supporting our community, gain strength from each other and become more resilient. As we overcome our difficulties and challenges, we gain more confidence to help us succeed in our delivery of support services in these uncertain times.

Tariq Khan - Chairperson

Zehra Haq - Chief Executive

Dhek Bhal

Trustees' Report

Objectives and activities

Objects and aims

The objectives of Dhek Bhal are to promote the health and social well-being of South Asian people in Bristol and South Gloucestershire through a range of services which include respite, daycare, self help and advocacy activities.

In order to achieve these objectives Dhek Bhal has adopted a range of policies that enable the Charity to provide:

(i) respite services for carers of Asian elders (disabled and able bodied) through a sitting service.

(ii) a day care service for frail and disabled elderly women.

(iii) a day care service for frail and disabled elderly men.

(iv) a carer support group for both male and female carers and to address their social, health, educational and training needs.

(v) activity projects catering for the needs of all the family members.

(vi) domiciliary home care service providing practical support in personal care(toileting/managing incontinence, manual lifting and handling, bathing, washing, dressing and feeding) and home care (housework, laundry/ironing, pension collecting, shopping and food preparation).

This service is regulated by the Care Quality Commission and accredited by the local authorities.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Structure, governance and management

Organisational structure

The Charity was started in May 1987 by a small group of volunteers and operated under the name of The Barton Hill Asian Women's Group.

On 27 November 1997, a company limited by guarantee was incorporated under the name of Dhek Bhal and on 21 December 1997 the Charity was transferred into the company. The company's registered number is 3472146.

The company subsequently obtained Charitable Status on 11 June 1998 and is registered under number 1070015.

The charity is governed by its Memorandum and Articles of Associations adopted on 7 November 1997.

Dhek Bhal is a membership organisation. Its members meet at an Annual General Meeting (AGM). Its purpose is to elect a Board of Trustees to represent member's views and govern the work of the organisation.

Dhek Bhal

Trustees' Report

Recruitment and appointment of trustees

The Board of Trustees is an elected body and is the ultimate governing body of Dhek Bhal. All major decisions about policy, direction and structure of the organisation must be approved by the Board of Trustees. The Board of Trustees meets regularly to discuss issues of major importance under the leadership of the Chair.

The Chair and Treasurer are elected at each Annual General Meeting. Two Vice Chairs are elected by the trustees at the first meeting following the Annual General Meeting.

The Trustees of the Charity are personally responsible to the Charity Commission to ensure that amongst other things, Dhek Bhal spends its money to benefit people of the South Asian Community.

Induction and training of trustees

Newly appointed Trustees receive an induction pack and participation in training sessions for the whole Board is encouraged and arranged throughout the year.
The Finance sub-group meets quarterly.

The Chief Executive - Zehra Haq

The Chief Executive is personally responsible for the day-to-day running of the Charity and reports directly to the Board of Trustees. All paid and unpaid employees are responsible via their Project Heads to the Chief Executive.

The Chief Executive is also closely assisted by Ikram Ul Haq in connection with the Charities' finances and accounting function.

Major risks and management of those risks

The Board of Trustees routinely examines the major strategic, business and operational risks, which the charity faces as part of the strategic planning process, and has systems in place to monitor and mitigate the impact that they may have, largely through the work of the Finance sub-group.
During the year Dhek Bhal provided services to certain persons who are related to several of the trustees. The Board of trustees can confirm that all these services have been provided at the same rates applied to all unconnected individuals.

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity’s policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The charity’s activities expose it primarily to the financial risks of changes in interest rates.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.
The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.
The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.
The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity holds suitable bank balances and cash. In addition, the charity has strong operating relationships with their bankers if short-term debt finance is required.
Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 1 December 2021 and signed on its behalf by:

.....
Mr T Khan
Chairman and Trustee

Dhek Bhal

Strategic Report for the Year Ended 31 March 2021

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 31 March 2021, in compliance with s414C of the Companies Act 2006.

Achievements and performance

Review of Development, Activities and Achievements: April 2020 to March 2021

The Charity is grateful for the unstinting efforts of its volunteers who are involved in service provision and fundraising. It is estimated that over 932 volunteers' hours were provided during the year. If this is conservatively valued at £14.98 per hour, the volunteer efforts amount to £13,965. 52.04% of the total hours and 58.72% of the total amount is attributed to Dhek Bhal's consultant, Ikram ul Haq. The Chief Executive Officer - Zehra Haq's time and value is represented by 20.68% and 19.14%.

The trustees are satisfied that Dhek Bhal complies with the Charity Commission's guidance regarding public benefit.

Dhek Bhal objectives, aims and activities are for the public benefit.

The services are targeted primarily at the South Asian people who live in Bristol and South Gloucestershire. The services are commissioned and paid for by Bristol City Council, South Gloucestershire and NHS. Dhek Bhal also receives funds from trusts and other donors to cover activities' cost within the organisation, and service users may contribute towards part of the cost.

During the pandemic lockdown, the daycentre for the men and women groups were not running. Consequently, it adversely affected the physical health and mental wellbeing of our older people. Unable to leave home and interact with people in their group, they felt lonely, isolated and gripped by fear. Most affected were those who were required to shield out of safety considerations, from families and friends. Most recreational activities were also suspended.

The group sessions have been a lifeline for our elderly. Responding to their needs, necessitated new ways and ideas to cater to them and build their resilience. We shared resources with our partners and picked up ideas on how they coped.

We list below the measures undertaken in confronting with the challenges of the pandemic.

A. Elderly Women Day Care Service

The Day Centre was shut during 2020-2021 due to Covid -19 and the services were provided in their homes

- Number of women registered during 2020 - 2021: 25 for Mondays - 9 for Tuesdays
- Places commissioned by South Gloucestershire: 1 for Mondays
- Places commissioned by Bristol City Council: 22 for Mondays - 8 for Tuesdays
- Remaining places funded by Dhek Bhal.
- The manager and other staff made 4588 health and wellbeing telephone phone calls, including video WhatsApp calls to the women during the year. Through the video calls, we conducted gentle exercises taught during Oasis talking therapy sessions, reminding them of the 5 ways to keep healthy, translating and explaining the government Covid guidelines in the relevant South Asian language.
- During the winter months, our calls increased due to the length of day/night. The elderly were more prone to feeling depressed during this period. Hence, additional 375 phone calls were made from November to March to the most vulnerable to ensure they were safe, warm and had their hot meals.
- 1450 phone calls were received from the those requiring Dhek Bhal's assistance in collecting prescriptions, shopping, buying meals, organising doctor appointments, referral to Bristol Energy Service and reading their correspondence.
- 243 friendships phone calls were recorded within peer group to check on each other. We encouraged the elderly to use their smart phones to keep connected with their friends and families.
- 29 advocacy support referrals were made on behalf of service users to health and social services requesting additional support in the home. These included cooking batch meals to ensure a healthy and balanced diet, seek medical advice from doctor, district nursing for incontinence issues and Medequip for mobility aid equipment.
- As members of the Bristol HUB, we worked in collaboration to share good practice, information and other resources with partners. Through this partnership 3 service users living in Bristol South were supported through Bristol Age UK Befriending service and assisted with other practical tasks.

"The Day Centre is closed as well and I am very bored at home. And I ring them 'when you going to open it?' because this is the one place where they all come together and talk, you know? I am missing so much the Day Centre. So much bored at home. As soon as it open, I am very happy. I pray that coronavirus is over so quickly. The people is go around, and I will be go around as well, you know, and I will go myself like we used to go on Tuesday to buy our own food. And we do exercise and go for walk as well, and come back. With walk, so may sicknesses go and people feel good. Good of Dhek Bhal to call me twice weekly to check on me and to cheer me up". RB

"The families asking me, the family bring shopping for me, you know. What I want to buy, the children won't buy that. It's my own wish that I will go and buy myself. It's funny as well, they bring whatever they want as well but other choices, what I wanted, they finish my choice! I'm not feeling well, as well, whenever I walk I feel like fainting, I feel dizzy – I felt this so many times at home. I need more help than people who come to my home and I need somebody - like Dhek Bhal send somebody one time a week, but I need three times. Zehra ring me on video apps and joke with me, and Shela rang me regularly and I talked to them. I felt so happy when I talked to Zehra and Shela. I feel so happy when I'm here at the Day Centre". When I am at home, I am alone, and thinking so much. When I come here, and I talk to the other ladies, I relax a bit. MS

"Mum has been receiving support for a number of years through daycare sessions at Dhek Bhal, day trips and homecare sitting service. The support she has received has been invaluable as it's helped with her physical but more importantly mental well-being.

Having the opportunity to meet other ladies from her background has given her the social interaction she needs and has allowed her to keep in touch with friends.SM

"I missed all my friends and beginning to feel lonely. The lockdown has affected my memory – sometimes becoming more forgetful. Family all have all their own commitments and with the coronavirus everyone is very careful and frightened to meet often. I feel I am going crazy sometimes, thank you to Dhek Bhal for checking on me." **SS**

"Although Dhek Bhal calls to check on me to ensure that I have taken my medication and have my regular meals, I still missed the face to face contact. Zehra encourages me to contact the other members and support them by calling them and asking them how they are coping during this frightening times. I have done some training sessions with Oasis Talking Therapy on sleeplessness and how to overcome these. I did follow her advice and I call regularly 6 of the women and go through with them the learning". **AS**

"I asked Zehra when she calls when are we returning back to the group as when we opened for 4 weeks in October 2020, we were all so happy again. I am so lonely and missing my friends in the centre, any chance of returning back soon. It felt so good to be chitchatting and learning all the new skills and gaining lots of information about self-care, especially now I am feeling so depressed" ***SS***

'I missed my group activities – exercise, tai chi, community speakers on health and friendships as well as walking with friends to the park. I don't dress up much or put my jewellery on and stay all day in my nightclothes as I feel I am not going anywhere. I feel depressed sometimes as when I listen to the news on television, its' all about the rising numbers of Covid cases. It's all bad news! This really scared me and I feel like we will never return again like old times. Phone calls from Dhek Bhal helps but only for a short time, after my anxiety levels increased again. I would always ask Zehra and Shela when they phone me when the centre will open again as we need to survive and return back" RM

<u>B. Elderly Men Day Care Service</u>

The men were equally affected by the closure in terms of loneliness and feelings of isolation, particularly those living alone. on their own They understandably missed their social and recreational activities. . They missed being in their comfort zones We opened for 4 weeks in October 2020. However, the surge in the number of coronal virus cases forced us to shut down again. The closure of the religious places added to their feelings of isolation. The men also lost friends and family members to Covid. This added to their frustration and pain when they could not farewell them or attend their funeral.

Similar but reduced support was offered to the men.

Dhek Bhal

Strategic Report for the Year Ended 31 March 2021

Please see below the achievements for the year ending March 2021 -

- Number of men registered during 2020-21: 0
- Places commissioned by Bristol City Council: 0
- Remaining sessions and places funded by Dhek Bhal 0
- A total of 598 phone calls were made by Dhek Bhal staff, throughout the lockdown
- 9 advocacy support offered - referral to social services for additional services such as meal preparation, debt services, advice centre for welfare benefit and We Care & Repair for mobility equipment and home repairs
- We disseminate information about the virus and importance of self-isolation. A list of resources pertaining to the virus and the effect on people, was compiled and distributed. The list included useful addresses. A few contacted us on will writing and we accordingly referred them to Bristol Age UK and registered solicitors.
- Money was raised to buy tablets for the men so they could communicate with their families online. The training will be delivered in August/ September with Knowle West Media Centre.
- A referral made to Social Services to support a service user/carer with deteriorating health condition. He was offered additional 4 hours of home help support.
- Provided 25,805 hours of domiciliary services throughout the year. A maximum of 2 staff visiting each service user- a request from them to reduce the number of people visiting to reduce the risk of Covid infection. During 2019/20 25,948 hours were provided.

"*I missed my friends a lot in the group, enjoy eating nutritious hot meals together whilst having our conversation. I live on my own although I have 2 sons who don't live with me but whilst the daycentre is closed would drop off food to me. I prefer to continue to remain independent and have my own space. Thank you to Dhek Bhal for calling me weekly to check on me to ensure that I am alright'* MS

"I pray for the future and for Dhek Bhal, that it would be good for us all. I pray for all the people. They are saying don't be sad. We pray the men group session will open again. It's a good service. It's good to be together again with friends, it's very nice. It's feel like we are all family. Never mind the colour, religion, you know, we're people ".MS

"A sharp pain in my knees increased during lockdown and I struggled in walking and not able to easily get up. I take painkiller, paracetamol two or three times a day. I can forget about the pain when I am with my friends in Dhek Bhal, your mind is on other things. Zehra helped me to get an increased in my care -thank you." MS

"I have been very lonely because of coronavirus, very frightened by the news on number of old people dying. This made my health worse. Beginning to feel depressed and am frightened when I heard of the increasing number of death within my community especially amongst Asian people. I was beginning to lose my mind and if it weren't for Dhek Bhal, I really don't know what I would have happened to me.' They would call to check if I was okay and need any help with shopping, cooking and getting my prescription. Long live Dhek Bhal. SM

"My life changed when coronavirus came. My family not able to visit me regularly as they too were frightened of going out – bought grocery and left outside my home. I had 4 times food parcels being sent to my flat from volunteers sent by Dhek Bhal and I learn to cook simple food. I used to buy extra food from Dhek Bhal and also the local restaurant but all were closed. Its feels like the world coming to an end. I pray every day for this corona to go away and we have our life back" SA

"We miss each other during lockdown, my friends in Dhek Bhal - for nearly 7 months. This is the terrible feeling. I'm 82 years lonely at home, because my daughter-in-law, she is working in school nursery until 3pm and all my grandchildren are away. Every week I am always at the group at 11am and make myself tea and for my friends too and we chat and exercise. So I really miss this company, because then we came in for three hours, just passing our time very nicely, playing cards, somebody is doing something, like you are coming last week, this week. This is the best thing; we can learn so much from each other. I am a trustee and I missed my face to face meetings too. I pray we get back to normal living soon" MYG

C. Sitting and Domiciliary Care Services.

The year 2020/21 presented unprecedented challenges from the Covid pandemic when the country went into a total lockdown. Most services were either suspended or considerably reduced. Fear and anxiety gripped the most vulnerable. As the restrictions eased, a semblance of normality returned, despite stringent government precautionary measures and the need to remain constantly vigilant. Understandably, many service users were hesitant to fully access domcare services. The uncertainty on what the future holds has been compounded by the emergence of a deadlier variant, namely the Indian variant. Despite the suspension of services by our anxious and apprehensive service users, we communicated through the phone to alleviate their fears and help restore confidence dented by prolonged lockdowns. As a result of our constant hard work and reassurances of safety measures, most have now resumed their services.

Please see below the achievements for the year ending March 2021 –

- Provided 3,323 hrs of sitting service hours to allow carers 'Time For You' (short breaks).
- During 2019/20 5, 096 hours were provided.
- 12 services were initially cancelled by clients. However, we continued to regularly liaise with them to undertake welfare checks, ensuring that they were not deprived in any way during the lockdown, despite their families stepping in to offer support.
- At the beginning, we agreed to 8 service users' requests to combine visits from carers. For example: rather than visiting four times daily, reduce the visits to twice daily. Naturally, the combined visit times became longer. There were exceptions in cases where it was not practical to combine, example: administrating of medication at prescribed times and personal care for the most vulnerable. We informed Social Services of this temporary arrangement.
- 160 phone calls made to clients to undertake welfare checks by both the Manager and Registered Manager. In our efforts to allay fear of infection and instil confidence, we highlighted the health and safety measures put in place, including use of PPE, etc. We carried out regular checks with service users to ensure that this practice was being implemented.
- 11 phone calls to Bristol Social Services and 2 to South Gloucestershire Social Services to assist them with undertaking reviews of client on their behalf. As a result of negotiating and bringing to the attention of Council staff the changing needs of the service users, 4 existing service users had an increase in their care packages, 8 hours of sitting service to support a carer were reinstated after briefly being cancelled by the council and 4 new care packages totalling 35 hours were set up. Sadly, due to the demise of two service users, we lost 75.5 hours weekly of homecare support, including waking nights.
- 2 palliative care services - totalling 65 hours - were set up with Bristol Continuing Health Care to support service users at end-of-life stage. The services were provided within their home environment, with their families being supported our staff who spoke the relevant language and fully conversant with the cultural sensitivities of the prevailing conditions.
- All service users had been given information on the signs and symptoms of Covid-19 virus in their own languages. They were advised to tune in to their Asian channels for regular updates. In case they were unsure or needed further advice, they could contact Dhek Bhal. Regular flow of information to the agency came from Public health, Bristol and South Councils, Sirona Community Care Services, Care Quality Care Commission, United Kingdom Homecare Association and others.
- 2 elderly computer illiterate service users were assisted for a short time by office staff with online shopping.
- 2 service users with Stroke and Dementia received support in getting their equipment (food trolley, walker, which was damaged, hospital bed and wheelchair, which had to renewed for safety from Medequip).
- 6 service users were assisted with funding bids to St Monica's Trust for hardship grants to help with food and fuel costs. 2 were successful and others were referred to Community Support services, which brought food parcels fortnightly, and Bristol Sustainable Energy to help reduced their fuel bills. I refugee service user had been supported by her care worker with collecting food parcels weekly from her local venue.
- 9 service users were supported by the Registered Manager who read most of the correspondence of the service users sent on their What's' App, and liaised on their behalf with Dementia Well Being, Bristol After Stroke, St Pauls Advice Centre, Bristol We Care and Repair, GP Practice, Community Access to Support Services, Age UK and others for appropriate support. She followed and navigated throughout the referral process to ensure the service users had a positive or satisfactory outcome.

- All service users and their carers (family member or other) have been contacted regularly via telephone and been updated of the current situation in Dhek Bhal and our continuing strategy by the manager.
- 45 care workers received ongoing supervision with their line Manager bi monthly, quarterly. Additional emotional support via phone was offered to staff by the Registered Manager to reassure them of their safety as well as address any of their concerns. Managers continued to provide informal training via video link - all face-to-face training were cancelled during the pandemic. In the training, we reinforced good hygiene practices to all our care staff, constantly updating them on changes to government guidelines.
- All care workers are encouraged to undertake PCR tests. Initially, only 50 % took up this offer, but by the end of the year all are regularly undertaking this test weekly. The Manager has been very supportive in assisting the care workers to register their test online.
- We were not able to hold staff team meetings, but the Registered Manager wrote to care workers regularly with updated information, which was included in their monthly payslips. Information included pictorial. Additional phone calls to care workers were followed up by their Manager and office staff to explain and translate the information in English into their preferred languages, which included Bengali, Punjabi, Urdu and Gujrati.
- 80 Weekly survey reports were completed by the Manager for BCC, South Glos and CQC on Covid -19, covering the number of service users receiving and cancelling services, number of service users and staff who tested positive to Covid, our staffing recruitment and capacity.
- A phone meeting with CQC Inspector to update her on how the agency had been managing during the covid-19 pandemic period. She was very satisfied with the outcome. A brief report was received to evidence/confirm that Dhek Bhal was providing a safe, effective and needs led service during these challenging times, whilst complying with Care Regulator Requirements. We were informed that an inspection would not be taking place during this period.
- All service users had been given a list of important contact phone numbers e.g. Wiltshire Farm Food, Red Cross (volunteer Service)), Age UK (Befriending Service)), Bristol Care Direct, South Gloucestershire Community Care and Housing, Local Pharmacy, NHS Emergency numbers.
- We have further developed good relationships with other Homecare Providers - SR Homecare, Patience Care, Shining Care, Olive Leaf and Garland Care to ensure that when we did not have capacity we were able to sign post them to Care Brokerage to these providers.

“The home sitting support has been great also as it’s enabled quality one to one sessions with a dedicated carer and allows discussions on topics which she may not raise with family members. For me personally as her carer (son) it gives me some respite and rest as the responsibility for caring is great and very consuming so I definitely appreciate the break from time to time. Thank you Dhek Bhal” . SM

“I was indeed fortunate to be referred to Dhek Bhal for help after (mother’s) discharge from hospital. I did not know who to turn to when my mother became poorly and diagnosed with palliative care. I was emotionally affected and physically struggling. Zehra told me about CHC services and advised how to make the referral. The care package was in place within a short space of time and the carers were excellent. They cared for my mother like their own, going the extra mile to support me too. Thank you for all the help given especially during Covid when I know people were afraid to support hospital patients” NM

"DB provides excellent service. We are very lucky to have them here. You cannot find such a service elsewhere. Staff are very nice, polite and helpful. They are kind and understanding and especially during the lockdown kept reassuring us of our safety". KJ

"I wish to take this opportunity to sincerely thank you and the Dhek Bhal team for all the support and care given to my mother and me during these very challenging times. In my view and experience, DB is outstanding in many areas- especially consistency, continuity and high standard of care provided." NR

"We really appreciate this service especially during this pandemic. Aunty Parveen is an amazing lady and never lets us down. She will always respond to any of our questions. Samina is a very good carer, very efficient, very kind, always goes above and beyond to help us. We appreciate their great work and very best of luck for the new year". SH

"Dhek Bhal have been very supportive and have provided my mother in law an excellent service at all times. Even at this unprecedented time that everyone is going through. Dhek Bhal have still managed to provide excellent care. They are punctual, caring and carry out their duties with the utmost importance and respect. I can't thank them enough for their support. Their help makes a lot of difference to me and my family. May they all be rewarded for their efforts. Thank you." FS

"I am grateful to Dhek Bhal for sending me some food parcels as I don't have much money- mostly paying heating bills. All the food prices have gone up and having the food helps. The staff will pick up weekly the parcels from the local church and I have told the staff to tell them that I am a Muslim and try to give me only halal grocery. They listened and I have plenty of tin food to cook from. I thank Dhek Bhal for giving me this information as I was not aware of this support being available" FM

"I have the resource list with all the important information. When I returned home from hospital after recovering from a chronic heart condition, I was unable to support myself, slowed down and not able to care for my husband as I am his carer. Dhek Bhal helped me to arrange for Red Cross volunteer who helped with our shopping, pick up prescription and also sometimes help with tidying up the kitchen. She is not an Asian worker, therefore cannot cook my Asian food. She is very nice person. I told Zehra and she made a referral to Social Services and plead my case and I was given a package to help with my cooking twice weekly - the care staff is from my Sikh faith group. GK

"I would like to send you a heartfelt Thank you for an excellent session! The best I had attended. You were incredibly insightful, honest, understanding, relatable, thought provoking and so knowledgeable."
Carers UK Carer Feedback from Zoom Meeting

"It was a breath of fresh air to listen to you. I care for my elderly parents and totally understand the 'duty' element in Asian families. I was wondering if you would be able to point me in the direction of any that can help in any formalities or considerations if I was to formalise a 'support group'? or what would happen if I didn't." – A Carer from Carers UK

Strategic Report for the Year Ended 31 March 2021

Financial review

Total income recorded in the accounts for the year ended 31 March 2021 is £766,244, made up of:

	2020/21	2019/20
	£	£
Dhek Bhal Revenue Income	715,390	670,717
BME Impact Project	50,854	45,447
Dhek Bhal Total Income	766,244	716,14

Total Commissioning Income from Domiciliary Care, Sitting Service, Elderly Day Care for Elderly Men and Elderly Women for 2020/2021 was £567,724 (representing 79.48% of Dhek Bhal's total revenue income) as compared to the previous year's commissioning income of £625,260 (93.22% of the Revenue Income). The reduction in the commissioning income of £79,384 (excluding for Domiciliary Care) against the previous year was due to the shutdown of the Day Centre for the Elderly Men and Women as no commissioning was carried out and lost service users of sitting service who refused their home visit because of COVID 19. However, the Government and the local authorities provided funding to cover the loss of commissioning. Various other fundings were made available for the protection of employees and service users. This is shown below.

Below is the breakdown comparison of the commissioning income:

	2020/21	2019/20	2018/19	2017-18
		£	£	£
Domiciliary Care	493,445	471,597	436,507	365,271
Sitting Service-Bristol	31,656	55,309	53,619	83,195
South Gloucestershire	39,491	50,971	48,946	32,809
Elderly Women's Day Care	2,408	43,916	44,941	49,545
Elderly Men's Day Care	724	3,467	2,662	3,147
Total Commissioning Income	567,724	625,260	586,675	533,967

COVID 19 Funding -20/21

For the shutdown of the Elderly women Day Centre £43,031

For the shutdown of the Elderly Men Day Centre £2,844

For service users refusing home visit £29,101

For Furlough £14,990

Money received for SSP £2,295

ICF-Infection Fund £17,522

Total Funding £109,783

Total other Dhek Bhal Revenue income of £37,883 includes:

	£
Bristol City Council CEO Part Salary	16,768
Cafe Sales	401
Funds Raised for Various Activities	25,665

Total Expenditure recorded in the accounts for the year ended 31 March 2021 is £656,020 made up of:

	2020/21	2019/20
	£	£
Dhek Bhal Revenue Expenditure	621,686	678,057
BME Social Isolation Project	–	-
BME Impact Project	34,334	57,361

A surplus of £110,224 resulted in the year ended 31 March 2021 made up of:

	£
Dhek Bhal Surplus	93,704
BME Elderly Impact Project Surplus	16,520

Policy on reserves

Retained general unrestricted reserves represent approximately 6 to 7 months' expenditure which should enable the Charity to safeguard against any temporary downturns in activity and income levels in the future. Some of these reserves will be used for upgrading of all staff as this was not carried out during this period due to Covid 19.

Dhek Bhal

Strategic Report for the Year Ended 31 March 2021

Principal risks and uncertainties

The Board of Trustees routinely examines the major strategic, business and operational risks, which the charity faces as part of the strategic planning process, and has systems in place to monitor and mitigate the impact that they may have, largely through the work of the Finance sub-group.
During the year Dhek Bhal provided services to certain persons who are related to several of the trustees. The Board of trustees can confirm that all these services have been provided at the same rates applied to all unconnected individuals.

The strategic report was approved by the trustees of the charity on 1 December 2021 and signed on its behalf by:

.....
Mr T Khan
Chairman and Trustee

Dhek Bhal

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Dhek Bhal for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 1 December 2021 and signed on its behalf by:

.....
Mr T Khan
Chairman and Trustee

Dhek Bhal

Independent Auditor's Report to the Members of Dhek Bhal

Opinion

We have audited the financial statements of Dhek Bhal (the 'charity') for the year ended 31 March 2021, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, 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 United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 Auditor's 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

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

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 auditor's report 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.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Strategic Report and Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic Report and Trustees' Report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Strategic Report and the Trustees' Report.

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.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 18), the trustees are responsible for the preparation of the financial statements and for being satisfied that they 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.

Auditor’s responsibilities for the audit of the financial statements

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 an auditor’s report 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Independent Auditor's Report to the Members of Dhek Bhal

Our audit procedures were designed to respond to identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:
•Discussing with the directors and management their policies and procedures regarding compliance with laws and regulations;
•Communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
•Considering the risk of acts by the company which were contrary to applicable laws and regulations, including fraud.
Our audit procedures in relation to fraud included but were not limited to:
•Making enquiries of the directors and management on whether they had knowledge of any actual, suspected or alleged fraud;
•Gaining an understanding of the internal controls established to mitigate risks related to fraud;
•Discussing amongst the engagement team the risks of fraud; and
•Addressing the risks of fraud through management override of controls by performing journal entry testing.
There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report
This report is made solely to the charitable company's trustees, 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 charity's trustees those matters we are required to state to them in an auditor's 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 its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

.....
Peter Roberts (Senior Statutory Auditor)
For and on behalf of Roberts & Co (Bristol) Limited, Statutory Auditor

24 High Street
Chipping Sodbury
Bristol
BS37 6AH

1 December 2021

Dhek Bhal

Statement of Financial Activities for the Year Ended 31 March 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies	3	120,293	69,616	189,909
Charitable activities	4	568,125	-	568,125
Other income		8,210	-	8,210
Total income		696,628	69,616	766,244
Expenditure on:				
Raising funds	5	(12,126)	(34,334)	(46,460)
Charitable activities	6	(592,780)	(16,780)	(609,560)
Total expenditure		(604,906)	(51,114)	(656,020)
Net income		91,722	18,502	110,224
Net movement in funds		91,722	18,502	110,224
Reconciliation of funds				
Total funds brought forward		209,575	16,916	226,491
Total funds carried forward	15	301,297	35,418	336,715

Dhek Bhal

Statement of Financial Activities for the Year Ended 31 March 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £
Income and Endowments from:				
Donations and legacies	3	-	75,541	75,541
Charitable activities	4	628,274	-	628,274
Other income		12,349	-	12,349
Total income		640,623	75,541	716,164
Expenditure on:				
Raising funds	5	(12,653)	(57,361)	(70,014)
Charitable activities	6	(636,792)	(28,612)	(665,404)
Total expenditure		(649,445)	(85,973)	(735,418)
Net expenditure		(8,822)	(10,432)	(19,254)
Net movement in funds		(8,822)	(10,432)	(19,254)
Reconciliation of funds				
Total funds brought forward		218,397	27,348	245,745
Total funds carried forward	15	209,575	16,916	226,491

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 15.

Dhek Bhal

(Registration number: 03472146)
Balance Sheet as at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	11	3,237	4,058
Current assets			
Debtors	12	21,612	8,349
Cash at bank and in hand	13	387,070	269,495
		408,682	277,844
Creditors: Amounts falling due within one year	14	(75,204)	(55,411)
Net current assets		333,478	222,433
Net assets		336,715	226,491
Funds of the charity:			
Restricted income funds			
Restricted funds		35,418	16,916
Unrestricted income funds			
Unrestricted funds		301,297	209,575
Total funds	15	336,715	226,491

The financial statements on pages 22 to 36 were approved by the trustees, and authorised for issue on 1 December 2021 and signed on their behalf by:

.....
Mrs S Sajid
Trustee

Dhek Bhal

Statement of Cash Flows for the Year Ended 31 March 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net cash income/(expenditure)		110,224	(19,254)
Adjustments to cash flows from non-cash items			
Depreciation	5	821	880
		111,045	(18,374)
Working capital adjustments			
(Increase)/decrease in debtors	12	(13,263)	29,347
Increase in creditors	14	19,793	14,581
Net cash flows from operating activities		117,575	25,554
Cash flows from investing activities			
Purchase of tangible fixed assets	11	-	(784)
Net increase in cash and cash equivalents		117,575	24,770
Cash and cash equivalents at 1 April		269,495	244,725
Cash and cash equivalents at 31 March		387,070	269,495

All of the cash flows are derived from continuing operations during the above two periods.

Dhek Bhal

Notes to the Financial Statements for the Year Ended 31 March 2021

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £Nil towards the assets of the charity in the event of liquidation.

The address of its registered office is:
43 Ducie Road
Barton Hill
Bristol
BS5 0AX

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Dhek Bhal meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

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

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant expenditure

Grants payable are payments made to third parties in the furtherance of the charitable objectives. Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the Statement of Financial Activities once the recipient of the grant has provided the specific service or output.

Grants payable without performance conditions are recognised in the accounts when a commitment has been made and communicated to the recipient, and there are no conditions to be met relating to the grant which remain in the control of the charity.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £0.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	3 years straight line
Furniture and fittings	6 years straight line
Motor vehicles	4 years straight line
Computer equipment	3 years straight line

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Debt instruments

Debt instruments that are classified as payable or receivable within one year on initial recognition and which meet the above conditions are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

With the exception of some hedging instruments, other debt instruments not meeting these conditions are measured at fair value through profit or loss.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from companies, trusts and similar proceeds	-	18,762	18,762
Grants, including capital grants;			
Government grants	120,293	-	120,293
Grants from other charities	-	50,854	50,854
Total for 2021	120,293	69,616	189,909
Total for 2020	-	75,541	75,541

4 Income from charitable activities

	Unrestricted funds General £	Total funds £
	568,125	568,125
Total for 2021	568,125	568,125
Total for 2020	628,274	628,274

5 Expenditure on raising funds

a) Costs of generating donations and legacies

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Grants		-	34,334	34,334
Marketing and publicity		2,401	-	2,401
Other direct costs of generating voluntary income		9,725	-	9,725
Total for 2021		12,126	34,334	46,460
Total for 2020		12,653	57,361	70,014

6 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs		459,018	-	459,018
Allocated support costs	7	84,605	16,780	101,385
Governance costs	7	10,107	-	10,107
Total for 2021		553,730	16,780	570,510
Total for 2020		580,393	16,780	597,173

	Total costs £
Total expenditure	

In addition to the expenditure analysed above, there are also governance costs of £10,107 (2020 - £(1,051)) which relate directly to charitable activities. See note 7 for further details.

7

Audit fees	
Audit of the financial statements	
Legal fees	
Depreciation, amortisation and other similar costs	
Other governance costs	
Total for 2021	
Total for 2020	

8

Net incoming/(outgoing) resources for the year include:

	2021 £	2020 £
Audit fees	5,472	3,970
Depreciation of fixed assets	821	880

9 Staff costs

The aggregate payroll costs were as follows:

	2021 £	2020 £
Staff costs during the year were:		
Wages and salaries	438,370	475,771
Other staff costs	20,648	23,547
	459,018	499,318

No employee received emoluments of more than £60,000 during the year.

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Tangible fixed assets

	Furniture and equipment £	Motor vehicles £	Total £
Cost			
At 1 April 2020	44,410	39,320	83,730
At 31 March 2021	44,410	39,320	83,730
Depreciation			
At 1 April 2020	40,352	39,320	79,672
Charge for the year	821	-	821
At 31 March 2021	41,173	39,320	80,493
Net book value			
At 31 March 2021	3,237	-	3,237
At 31 March 2020	4,058	-	4,058

12 Debtors

	2021 £	2020 £
Trade debtors	17,410	8,349
Prepayments	4,202	-
	21,612	8,349

13 Cash and cash equivalents

	2021 £	2020 £
Cash at bank	387,070	269,495

14 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	49,466	44,277
Other taxation and social security	21,086	6,939
Accruals	4,652	4,195
	75,204	55,411

15 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Unrestricted funds				
General	209,575	696,628	(604,906)	301,297
Restricted funds	16,916	35,282	(16,780)	35,418
Total funds	226,491	731,910	(621,686)	336,715

	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Balance at 31 March 2020 £
Unrestricted funds				
General	218,397	640,623	(649,445)	209,575
Restricted funds	27,348	18,180	(28,612)	16,916
Total funds	245,745	658,803	(678,057)	226,491

16 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 March 2021 £
Tangible fixed assets	3,237	3,237
Current assets	408,682	408,682
Current liabilities	(75,204)	(75,204)
Total net assets	336,715	336,715

	Unrestricted funds General £	Total funds at 31 March 2020 £
Tangible fixed assets	4,058	4,058
Current assets	277,844	277,844
Current liabilities	(55,411)	(55,411)
Total net assets	226,491	226,491

17 Analysis of net funds

	At 1 April 2020	Financing cash flows	At 31 March 2021
	£	£	£
Cash at bank and in hand	269,495	117,575	387,070
Net debt	269,495	117,575	387,070

	At 1 April 2019	Financing cash flows	At 31 March 2020
	£	£	£
Cash at bank and in hand	244,725	24,770	269,495
Net debt	244,725	24,770	269,495