

# ROSHNI GHAR

England & Wales · Charity number 1078859

## Details

---

Status	Registered
Legal form	Charitable company
Company number	<a href="#">03819825</a>
Registered	2012-03-21
Register	<a href="#">View on the Charity Commission register</a>

## Contact

---

Address	13 Scott Street Keighley West Yorkshire BD21 2JH
Phone	01535 609927
Email	<a href="mailto:INFO@ROSHNIGHAR.ORG.UK">INFO@ROSHNIGHAR.ORG.UK</a>
Website	<a href="http://WWW.ROSHNIGHAR.ORG.UK">WWW.ROSHNIGHAR.ORG.UK</a>

## Activities

---

**Objects:** ARE TO PROMOTE THE BENEFIT OF WOMEN OF ASIAN ORIGIN IN THE BRADFORD METROPOLITAN DISTRICT AND ITS ENVIRONS WHO ARE SUFFERING OR WHO HAVE SUFFERED FROM MENTAL HEALTH PROBLEMS IN PARTICULAR BUT NOT EXCLUSIVELY BY THE PROVISION OF COUNSELLING, CARE SERVICES, THERAPEUTIC WORK AND RECREATIONAL ACTIVITIES

**Activities:** To promote the benefits to women, men, children, young people, families and communities of South Asian heritage, within the Bradford metropolitan district and its environs who are suffering or have suffered from mental health problems in particular but not exclusively by the provision of counselling, care services, therapeutic work and recreational activities.

## Classification

---

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Arts/culture/heritage/science
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin

## Geography

- **Area of benefit:** BRADFORD METROPOLITAN DISTRICT AND ITS ENVIRONS
- Bradford City

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£294,263	£287,599	-	-
2024-03-31	£288,607	£268,214	-	-
2023-03-31	£346,869	£261,315	-	-
2022-03-31	£232,830	£185,530	-	-
2021-03-31	£277,376	£150,672	-	-
2020-03-31	£185,080	£128,529	-	-

## Trustees

Name	Role	Appointed
<b>Catherine Rowen</b>	Chair	2018-03-29
Fozia Shaheen		2019-08-06
Juber Ali		2018-08-18
Julie Lintern		2025-01-09
Lalita Sah		2024-09-11
Mohammed Akhlak Rauf DR		2025-01-09
Mollie Shutt		2017-09-15

**ROSHNI GHAR**

England & Wales - Charity number 1078859

---

# Accounts

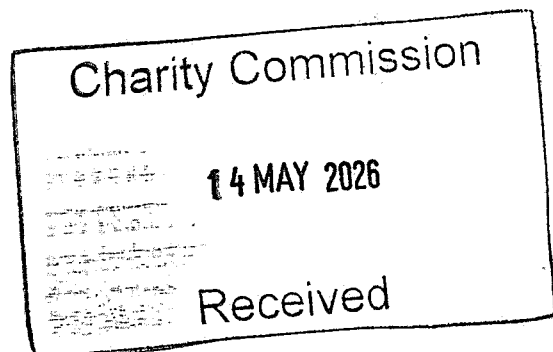
---

Charity number 1078859

A company limited by guarantee number 03819825

## Annual Report and Financial Statements

for the year ended 29 March 2025



Annual Report and Financial Statements for  
the year ended 29 March 2025

<b>Contents</b>	<b>Page</b>
Trustees' report	2 to 10
Independent examiner's report	11
Statement of financial activities	12
Balance sheet	13
Notes to the accounts	14 to 19

# Roshni Ghar

## Trustees' report for the year ended 29 March 2025

### Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

<b>Name</b>	<b>Position</b>
Catherine Rowen	Chair & Secretary
Mollie Shutt	Vice Chair
Juber Ali	
Councilor Fozia Shaheen	
Mohammed Akhlak	
Julie Lintern	
Lalita Shah	

**Charity number** 1078859 Registered in England and Wales

**Company number** 03819825 Registered in England and Wales

**Registered and principal address**  
13 Scott Street  
Keighley  
BD21 2JH

**Bankers**  
Yorkshire Bank  
73 North Street  
Keighley  
BD21 3SD

**Independent examiner**  
DF Pollitt FCCA

**Burrow & Crowe Accountants & Business Advisers Ltd**  
Bays 61-65, Pegholme  
Wharfebank Mills  
Ilkley Road  
Otley  
LS21 3JP

### Staff:

Misba Rani	Acting CEO and Project Co-Ordinator
Nishaat Shahid	Mental Health Worker & Counselling Project Coordinator
Nazima Sadiq	Mental Health (Acute needs)
Amber Noman	Mental Health Support Worker
Hadia Mansoor	Mental Health Support Worker
Nimra Ali	Inreach Support worker
Melissa Booth	Admin Worker
Tasleem Akhtar	Cleaner

## **Roshni Ghar**

### **Trustees' report (continued) for the year ended 29 March 2025**

#### **Roshni Ghar Acting Chair's Statement**

My fellow trustees and I would like to apologise to our funders and supporters for the delay with this year's accounts and AGM.

As you will be aware, we lost our amazing CEO, Shamim Akhtar, at the end of last year. Whilst Shamim had resigned her position in September, we deeply felt her loss, both professionally and personally. She will be greatly missed by the staff and trustees of Roshni Ghar.

Our new IT Department deemed that all files stored on our main office desktop and laptop were unsafe, so they instructed us to upload everything to the cloud. Subsequently, the files all had the same date – the date of the upload – which caused extensive issues with compiling the accounts.

We instructed Burrow & Crowe Accountants to assist us, now and in the future, and send our grateful thanks to David and Oliver for their extensive work in bringing the accounts together.

We also send our thanks to all of our staff for their dedicated work during a very difficult time, and to Misba Rani, for stepping up as acting CEO, alongside her current position, on very short notice.

#### **Structure, governance and management**

The charity is a company limited by guarantee and was formed on 5th August 1999. It is governed by a memorandum and articles of association, as amended by special resolution on 15th November 2013. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £1.

#### **Method of recruitment and appointment of trustees**

The trustees of the charity are also the directors for the purposes of company law. New trustees are recruited and co-opted onto the Board by the existing trustees. The trustees have an ongoing commitment to seeking out individuals who could strengthen the Board and bring complementary skills to the team. All trustees provide this service voluntarily. Any expenses that are reclaimed by trustees from the organisation are set out in note 9 to the accounts.

#### **Induction and training of directors and trustees**

The induction programme for new trustees includes a formal briefing session with the manager of the organisation. An induction pack is provided for the trustees to further their knowledge on the rules and regulations of the organisation as well as its aims. Ongoing training is provided to help trustees carry out their role to the best of their abilities. External training courses are arranged as and when it is necessary to ensure the trustees are familiar with any new developments affecting their role and responsibilities as trustees.

#### **Risk Assessment**

The trustees have continued to assess and consider risks facing the organisation, both on a general basis and relating to developments concerning operational and funding matters.

The major ongoing areas of risk continue to be funding and the safety of staff as they carry out their duties both on the organisation's premises and elsewhere. Emphasis continues to be placed on following good practice when dealing with clients and the general public, both to preserve confidentiality, dignity and the personal well-being of all individuals that this may concern.

## **Roshni Ghar**

### **Trustees' report (continued) for the year ended 29 March 2025**

#### **The charity's objects**

To promote the benefit of women of Asian origin in the Bradford metropolitan district and its environs who are suffering or who have suffered from mental health problems in particular but not exclusively by the provision of counselling, care services, therapeutic work and recreational activities.

#### **Public benefit statement**

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit.

Roshni - rosh-nee - noun meaning light, source of energy. Ghar - gh'urr - noun meaning home, place of safety.

#### **Roshni Ghar Mission Statement**

We provide culturally appropriate and responsive mental health and wellbeing services for adult South Asian women living with mental ill health and those vulnerable to mental illness in the Keighley area.

Roshni Ghar is an organisation that works on the premise of empowering women with choices, opportunities, and skills to maximize their potential. Providing a safe, confidential, non-judgmental, and supportive environment for women to address issues that impact their mental health and well-being.

Roshni Ghar develops its services in consultation with service users who access our services. Therefore, our services are designed to meet the expressed needs of the women we support.

#### **Objectives and activities**

The organisation follows these objectives:

- To provide culturally and spiritually sensitive support for South Asian women experiencing mental and emotional distress.
- To provide a safe space and help women manage their mental health by providing support and equipping them with effective coping skills and service information.
- To promote a better understanding of mental distress and develop appropriate coping mechanisms.
- To empower Asian women to engage more responsively to mainstream services where they may experience barriers.
- To increase the awareness and choice of available services and improved pathways into those services.
- To promote an active service user voice in service development.
- To create accessible information for BAME services.
- To provide a choice in treatment options.
- To provide and promote social inclusion and access to opportunities available to young and adult South Asian women.
- To provide and promote access to educational and vocational opportunities.

#### **Support services offered:**

1:1 emotional and wellbeing support is offered to clients referred into the service for 6 weeks, with their allocated keyworker. Before the 1:1 sessions begin, an initial assessment is conducted to understand the issues clients face (i.e. financial, domestic, bereavement, employment and/or other stressors) and how Roshni Ghar can better support them. Clients then receive 6 weekly 1:1 support sessions where they explore issues impacting their mental health in a safe, confidential, supportive, and non-judgemental space. There is no limit to what can be discussed, the sessions are person-centred and at a pace the client is comfortable with.

Following the 1:1 emotional and wellbeing sessions, clients are encouraged to attend support groups as part of their ongoing recovery. We have a number of support groups that take place across Keighley and Bradford.

## Roshni Ghar

### Trustees' report (continued) for the year ended 29 March 2025

#### Support Groups:

- Umeed (*Hope*) Group
- Gup Shup (*Chit Chat*) Group
- Young Girl's Group
- Physical Wellbeing Support
- Outreach sessions
- In-reach support service
- Culturally Sensitive Counselling (Group therapy)
- ESOL

#### Umeed:

Umeed (*Hope*) group consists of support for clients with acute mental ill health needs, who are under secondary care services. The group offers structured creative and therapeutic activities designed to meet the needs of each individual. This group provides a quiet atmosphere for individuals who struggle with busy and noisy environments. We work closely with primary and secondary care services to support women at their most vulnerable state.

#### Gupshup Group:

Due to many clients having several physical health conditions which further impact their mental health and wellbeing, clients are encouraged and supported to take an active role in maintaining their own wellbeing. With emphasis on the importance in keeping busy and interacting with others to reduce social isolation and maintain good mental and physical health. The sessions are led by the WEA (Workers' Educational Association) which is a charity dedicated to bringing high-quality, professional education into the heart of communities with provisions of a qualified tutor who delivers the sessions with the support of RG staff.

#### Young Girl's Group:

A weekly support group intended for young women from the locality needing support with their mental health and wellbeing needs.

The group is planned in consultation with the girls who attend, and this group aims to:

- Provide young women with a safe non-judgemental environment to explore issues relating to their mental health.
- Encourage young women to engage in activities that promote physical and emotional wellbeing.
- Develop interpersonal skills through group work.
- Promote independence.
- Understanding mental health aside from cultural labels.
- Reduce isolation.
- Increase self-esteem and self- confidence.

The purpose of the group is to empower young girls to have the confidence to look after their own mental and physical wellbeing, which is achieved via a series of self-care activities.

This enables clients to develop networks and support systems outside of their family, friends and school bubble, thus increasing their confidence and self-esteem. Clients are able to recognise signs of poor mental health through psychoeducation workshops and are empowered to seek support for themselves and those in their social network.

#### A focus on physical wellbeing:

Staff at Roshni Ghar are trained to lead on Walks to promote wellbeing, giving clients the opportunity to participate in walking for health and managing their overall wellness.

We also facilitate seated exercise sessions for clients with poor physical health and mobility, enabling them to partake in gentle movement whilst creating social networks. Clients have also participated in Tai Chi, Yoga and other forms of wellness sessions to support their overall wellbeing.

## **Roshni Ghar**

### **Trustees' report (continued) for the year ended 29 March 2025**

#### **In-Reach Services:**

The In-reach Support Service is a drop-in service offering 1:1 emotional support to female (South Asian) inpatients sectioned under the Mental Health Act and admitted to the Heather Ward (psychiatric unit) at the Airedale General Hospital. This support service has been running for many years and is valued with positive feedback from both clients and staff at the Heather Ward. To ensure continuity of care we support women in the community post-discharge from the Psychiatric unit by working closely with staff from the community mental health team. We carry out joint home visits and do regular follow up with the clients CPN. This partnership helps improve communication, identify barriers and improve access into mainstream services for women from predominantly South Asian communities.

#### **Outreach Session at other Settings:**

We facilitate support groups in different settings within the locality to improve access to services. Sessions take place at Keighley library, Bradford City library, Gillington Morrisons community room, Keighley Morrisons community room as well as the Gillington community centre, and the Leeds Road Gurdwara.

#### **Culturally Sensitive Counselling Service:**

##### **1:1 counselling with a therapist:**

Roshni Ghar's culturally adapted counselling service is tailored to meet the expressed needs of South Asian females and males living in Keighley and Bradford. Particularly those who struggle to access mainstream services due to languages and cultural barriers.

Roshni Ghar has 4 female and 1 male therapist offering a range of integrated therapies. All the Counsellors are registered with the British Association for Counselling and Psychotherapy (BACP) and work to their ethical standards with an emphasis on cultural competency. Roshni Ghar staff have worked tirelessly with the therapists to develop a counselling model that is delivered in a client centred approach with special consideration to the religious and cultural needs of the clients. Counsellors receive regular professional clinical and management supervision as part of their professional development.

Following the initial 6 weeks with their named keyworker, if it is identified that a client will require further interventions, including counselling, then a referral is made to the in-house culturally adapted counselling service for the client to receive either group or 1:1 counselling. Clients receive 1:1 and/or group counselling from therapists who are fluent in Urdu, English, Bangla and Punjabi, allowing clients to converse in their preferred spoken language. This reduces the need for interpreters, leading to better outcome for the clients. Sessions are available face to face, online and/or over the telephone.

Clients are offered a minimum of 6 counselling sessions. However, after the first consultation with the counsellor, if it is deemed that the client may benefit from additional sessions, then 4 extra sessions are approved and paid for by Roshni Ghar. The therapist and client agree on therapeutic goals for therapy and work is done each week to help clients achieve their agreed goals. The Core 10. progressing measuring tools are used as part of the assessment process at the start and end of the therapy.

80 individuals have benefited from 1-to-1 counselling. Clients have accessed 10-week counselling sessions, rather than the usual 6 week, upon the request of therapists, and we have been able to accommodate this on a limited basis.

##### **Group counselling:**

In addition to the 1:1 counselling, the counselling service offers group therapy workshops that take place over 6-8 weeks. Each weekly session is for 2 hours, covering a range of mental health and wellbeing topics.

The following topics have been explored: Anxiety and Depression, Learned Helplessness, Abuse and Behavioural Change, Bereavement, Grief and Loss, Movement Therapy, and Healthy Relationships. Sessions were contextually relevant to the client's experiences, which enabled clients to openly discuss and share their worries, resulting in better outcomes. Clients learnt coping strategies to help manage their mental health long term.

## **Roshni Ghar**

### **Trustees' report (continued) for the year ended 29 March 2025**

56 individuals have taken part in group counselling and psychoeducation sessions and reported that these groups have been very helpful for their mental health.

The group therapy sessions are designed and delivered using a person-centred approach by a trained psychotherapist supported by Roshni Ghar staff. The sessions have covered different topics such as bereavement, grief and loss, learned helplessness, and behavioural change.

The sessions focus on identifying and changing inaccurate or distorted thinking patterns, responses and behaviours and provides psychoeducation focusing on educating clients about their mental health issues and ways of coping. The sessions are delivered in the client's spoken language with special consideration to religious and cultural needs. The setting is accessible and supportive and has created a safe space for clients to openly share and discuss their issues.

The group therapy sessions have helped clients receive support and encouragement from other members within the group and has allowed them to recognise that others are going through similar experiences which has enabled them to feel less alone. They have found the sessions and information extremely useful and being able to openly discuss their issues in a safe space without the fear of being judged has been immensely beneficial.

Feedback from clients has been positive, stating that as a result of the counselling, they feel better equipped to manage their mental health with healthier coping strategies. By having insight and information they can improve their overall mental health and wellbeing.

The following feedback was received from clients who have accessed the culturally sensitive counselling service

'I feel understood and supported with my cultural needs.'

'The sessions helped me identify coping mechanisms. I have found ways to help me deal with my phone anxiety and stress such as looking at the positives of the situation and possible outcomes.'

'Really good to have this counselling service for the South Asian community. In comparison to my work placed therapy, this has been of greater benefit, and I have got more out of this than that. Understood both culturally and non-culturally- this makes quite a difference. I wasn't sure at first about it. I thought it would be one-sided mentality, but it wasn't. Therapist was knowledgeable.'

'The therapist understood my culture and values. I could speak in my mother tongue and therapist understood my family dynamic.'

'I liked my therapist, and she helped me to deal with my mental health. It was nice to speak to my therapist in my spoken language and who offered me a safe and confidential space.'

'This is my first ever experience of therapy and I found this extremely useful. I wish I had this opportunity before. I want to thank my therapist and Roshni Ghar for their support.'

#### **Commitment to tackling Inequalities:**

It is widely recognised that loneliness, stress, poverty and inequalities impact both mental and physical health in profound ways, resulting in poorer outcomes for individuals.

At Roshni Ghar, we do not just focus on the presenting issues but on the person as a whole and how best we can assist them to reduce some of these pressures.

We try our utmost to support the most marginalised members of society who may otherwise be overlooked by mainstream services. This ensures clients feel listened to, heard, involved and informed about what is available to them.

We equip individuals with the relevant skills, information and knowledge needed to help them effectively manage their wellbeing. The essence of our Roshni Ghar's work is to help clients create a support network around them and someone they can turn to when they are feeling vulnerable.

## **Roshni Ghar**

### **Trustees' report (continued) for the year ended 29 March 2025**

We also support individuals with no family or relatives to turn to for help or support, often living on their own and struggling to access services, which can have detrimental effects on their wellbeing.

#### **Food Poverty:**

To alleviate some pressure of food poverty, Roshni Ghar operates a Community Fridge scheme which collects unsold surplus food from the local supermarkets to distribute to those in most need. We recognise the stigma and cultural shame service-users may experience when seeking food provision among predominantly South Asian communities. To maintain their dignity, clients can collect food from either Roshni Ghar or from the community fridge, whichever option they feel most comfortable with. Having access to food is fundamental to our health and wellbeing, therefore, the scheme is accessible to the whole community.

Roshni Ghar hosts an annual Community Iftar event during Ramadan for service users who live on their own, as well as those most impacted by the cost-of-living crisis. This year we had over 100 service users attending the event with their dependent children. For many, it was an opportunity to socialise with other adults and not have to worry about the cost of preparing a meal for themselves and their dependent children or spending yet another evening without any adult conversation.

We are thankful to the local businesses who continue to support Roshni Ghar with this much needed event each year.

#### **SUCCESS STORIES:**

As a result of successfully providing culturally adapted services in Keighley for many years, we have extended the service provision to Bradford. This has enabled more individuals to access support from Roshni Ghar, thereby helping to reduce barriers to services by offering culturally appropriate localised support to individuals across the district. We pride ourselves in being accessible and adaptable by having the voice of the service users at the heart of everything we do at Roshni Ghar; ensuring our services are appropriate and person centred; we believe this is key to the organisation's success.

We strive to provide the best possible support to some of the most vulnerable members of society who experience systemic barriers to services. In order to achieve the best possible outcomes for clients, we work hard to build rapport, trust, value service user feedback and offer holistic and responsive support closer to people's home.

SM: "Thank you for your support. I feel very comfortable with my councilor Shabina. I felt at ease to open up fully about my issues and she was from the same culture. I felt she understood my complex family dynamics."

AS: "Thanks for all the support. I have felt so much better now after the therapy. I want all the success to Roshni Ghar for supporting women like me. Thanks again."

SN: "My therapist 10/10 marks, she understood me and supported me in the best possible manner. I am very grateful to her and Roshni Ghar for extending my sessions. I have made a huge improvement in 10 sessions. I am so grateful to my therapist and Roshni Ghar."

FK: "I am grateful to my therapist for the help and Roshni Ghar for extending my sessions and accommodating my needs. It was a great experience"

NR: "Thank you for your support. These sessions enabled me to be myself and let out what I'm experiencing and thinking, without judgement. I looked forward to the sessions each week."

SY: "Really good to have this counselling service from the Asian community and in comparison, to my work place therapy this has been of greater benefit and I have got more out of this than that. Understood both culturally and non-culturally – this makes quite a difference. I wasn't sure at first about it. I thought it would be one-sided mentality, but it wasn't. I had an assumption and culturally oriented, but it wasn't. Therapist was very knowledgeable, have lots of words of wisdom. Having an intellectual conversation with someone."

## Roshni Ghar

### Trustees' report (continued) for the year ended 29 March 2025

#### Adopting a hybrid approach to wellbeing:

The service has been adapted to adopt hybrid working practices to enable us to provide face to face, virtual and telephone support to clients to meet their expressed needs.

Roshni Ghar runs several mental health and wellbeing support groups across Keighley and Bradford.

Following the 6 weekly 1:1 sessions, clients are encouraged to attend weekly wellbeing support groups, as part of their ongoing recovery and to promote positive wellbeing. Clients are supported to manage their wellbeing through selfcare, with a focus on relapse prevention.

#### Collaborative Work:

We understand the importance and benefits of working in partnership with other organisations in offering a range of specialist services to clients which we cannot deliver on our own. We work with several local organisations in providing a range of services such as the welfare benefits advice service, creative arts therapy, physical wellbeing interventions such as Tai Chi, Cook and Eat sessions and ESOL.

#### Students/volunteers:

Roshni Ghar has been working with the University of Bradford and Bradford College for several years in providing placements for students; to gain work experience and preparing a future workforce.

We have a pool of wonderful and committed volunteers who are key members of the Roshni Ghar team, without their invaluable help, support and dedication we could not offer many of the supplementary services to our clients. We thank each and every one of them for all their help.

#### Financial review

The net income for the year was £6,664, both this year and historically service level agreements have been treated as restricted income. At 29 March 2026, the balances in these funds have been transferred to unrestricted funds and income and expenditure in future years will be shown as unrestricted unless there are specific restricted restrictions requiring separate disclosure.

Roshni Ghar is commissioned by Bradford District Metropolitan Council, NHS Bradford District and Craven Clinical Commissioning Group, Bradford District Care NHS Trust and Sharing Voices. The organisation also received funding from the Racial Equality Network, Bradford District Metropolitan Council and Hubbub Foundation UK.

#### Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £359,242.

The trustees aim to maintain sufficient reserve funds for Roshni Ghar to cover 3-6 months operating expenditure.

#### FUNDING:

Roshni Ghar is commissioned by the Integrated Care Board (formerly Clinical commission group), Bradford District Care Trust and Bradford Metropolitan District Council. We received grants from MIND, Lotteries, Active Travel and Sir George Martin Trust.

#### Premises:

Roshni Ghar premises are still at the same address on Scott Street. Whilst larger premises would be beneficial, we have not yet found anything that is suitable and affordable.

#### Contact Information:

Address: Roshni Ghar, 13 Scott Street, Keighley, BD21 2JH

Contact telephone number: 01535 609927

Email: [info@roshnighar.org.uk](mailto:info@roshnighar.org.uk)

**CHARITY NUMBER: 1078859**  
**COMPANY NUMBER 3819825**

## Roshni Ghar

### Trustees' report (continued) for the year ended 29 March 2025

#### Statement of trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees report and the financial statements in accordance with the applicable law and UK Accounting Standards.

Company law requires the trustees to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. 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;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS102)), and in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Signed on behalf of the board of trustees on 26 March 2026 by Catherine Rowen (Trustee)

*C. M. Rowen*

Catherine Rowen (Apr 17, 2026, 5:03pm) . . . . .

## **Roshni Ghar**

### **Independent examiner's report to the trustees of Roshni Ghar**

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 29 March 2025, which are set out on pages 12 to 19.

#### **Responsibilities and basis of report**

As the charity's trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

DF Pollitt FCCA



#### **Burrow & Crowe Accountants & Business Advisers Ltd**

Bays 61-65, Pegholme  
Wharfebank Mills  
Ilkley Road  
Otley  
LS21 3JP

**Roshni Ghar**  
**Statement of Financial Activities (including Income Expenditure Account)**  
**For the Year Ended 29 March 2025**

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	RESTATED Total Funds 2024 £
	Notes				
<b>Incoming Resources from Charitable Activities</b>					
Grants and donations	2	5,522	10,000	15,522	4,922
Service level agreements	3	15,400	263,336	278,736	233,474
Bank interest received		5		5	21
<b>TOTAL INCOMING RESOURCES</b>		<b>20,927</b>	<b>273,336</b>	<b>294,263</b>	<b>238,417</b>
<b>Resources Expended</b>					
Salaries and NI	4	32,849	148,238	181,087	237,760
Freelance staff and sub-contractors		11,365	36,381	47,745	44,755
Employment and HR Costs		3,456	11,966	15,422	2,536
Staff travel and expenses		1,114	3,568	4,682	2,711
Staff training and development		43	139	182	404
Client activities, resources and trips		783	2,506	3,289	4,887
Rent, rates and utilities		1,727	5,529	7,256	8,657
Repairs, maintenance and cleaning		200	639	839	1,570
Printing, stationery, phone and post		299	957	1,256	1,887
Independent examination		3,535	-	3,535	3,600
Finance and administration		808	2,587	3,395	2,774
Equipment, IT costs and furniture		1,705	5,457	7,161	4,096
Insurance		417	1,336	1,754	1,511
Other payments		76	242	318	877
Advertising and publicity		-	-	-	2,600
Health and safety		-	-	-	250
Professional fees		1,712	5,479	7,191	281
Depreciation		203	-	203	1,666
Room hire costs		543	1,738	2,281	5,355
<b>TOTAL RESOURCES EXPENDED</b>		<b>60,835</b>	<b>226,763</b>	<b>287,599</b>	<b>328,177</b>
<b>NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS</b>		<b>(39,909)</b>	<b>46,573</b>	<b>6,664</b>	<b>(89,760)</b>
<b>Transfers between funds</b>		<b>268,997</b>	<b>(268,997)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>229,088</b>	<b>(222,424)</b>	<b>6,664</b>	<b>(89,760)</b>
Total funds brought forward		135,812	228,424	364,236	453,996
<b>Total funds carried forward</b>		<b>364,900</b>	<b>6,000</b>	<b>370,900</b>	<b>364,236</b>

**Roshni Ghar  
Balance Sheet  
As at 29 March 2025**

	Notes	2025		RESTATED 2024	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible Assets	6		5,658		184
<b>CURRENT ASSETS</b>					
Debtors and prepayments	7	26,566		196	
Cash at bank and in hand		<u>371,355</u>		<u>387,061</u>	
		397,921		387,257	
<b>Creditors and accruals</b>	8	<u>32,678</u>		<u>23,205</u>	
<b>NET CURRENT ASSETS</b>			365,243		364,052
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>370,900</u>		<u>364,236</u>
<b>Creditors: Amounts due after one year</b>			-		-
<b>NET ASSETS</b>			<u>370,900</u>		<u>364,236</u>
<b>FUNDS</b>					
Unrestricted funds			364,900		135,812
Restricted funds	5		<u>6,000</u>		<u>228,424</u>
<b>TOTAL FUNDS</b>			<u>370,900</u>		<u>364,236</u>

For the year ending 29 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies

**Directors' (Trustees) responsibilities:**

- i) The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
- ii) The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- iii) These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

On behalf of the board

*C. M. Rowen*  
Catherine Rowen (Apr 17, 2026,  
9:55pm)

Director

Date.....

Registered Company Number: 3819825

# **Roshni Ghar**

## **Notes to the Financial Statements (Continued)**

### **For the Year Ended 29 March 2025**

#### **1. Accounting Policies**

##### **Basis of accounting**

The principal accounting policies which are adopted consistently in the preparation of the financial statements are set out below.

##### **Accounting convention and charitable status**

The accounts have been prepared under the historical cost convention and are in accordance with SORP FRS102 and applicable Accounting Standards and include the results of the company's operations described in the report of the board of management and all of which are continuing. The Company is a Registered Charity, No. 1078859. Exemption has been taken from preparing a cash flow statement as the company qualifies as a small company.

##### **Going concern**

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

##### **Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources. It is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

##### **Grants and donations**

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

##### **Expenditure and liabilities**

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

##### **Taxation**

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

**Roshni Ghar**  
**Notes to the Financial Statements (Continued)**  
**For the Year Ended 29 March 2025**

**Tangible fixed assets**

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected economic useful lives as follows:

Furniture and equipment : over 4 years

IT equipment and database : over 4 years

**Pensions**

The company operates a defined contribution scheme for the benefits of its employees. The costs of contributions are recognised in the year they are payable.

**Roshni Ghar**  
**Notes to the Financial Statements (continued)**  
**For the Year Ended 29 March 2025**

**1. Accounting policies continued**

**Fund accounting**

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

Restricted funds are subjected to restrictions on their expenditure imposed by the donor through the terms of an appeal.

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

**2. Grant income and Donations**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Active Travel		10,000	10,000	-
BMDC community buildings grant	1,326	-	1,326	4,238
Sir George Martin Trust	4,100		4,100	
Grant towards Community Iftar	-		-	100
Donations	97		97	584
<b>Total Grant income</b>	<u>5,522</u>	<u>10,000</u>	<u>15,522</u>	<u>4,922</u>

**3. Earned income**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Service level agreements	15,400	263,336	278,736	295,387
<b>Total Earned income</b>	<u>15,400</u>	<u>263,336</u>	<u>278,736</u>	<u>295,387</u>

**4. Staff costs and numbers**

	2025 £	2024 £
Gross Salaries	171,253	225,349
Social security costs	13,372	15,176
Employment allowance	(5,000)	(5,000)
Pensions	1,462	2,235
	<u>181,087</u>	<u>237,760</u>

The average number of employees during the year was 11.  
(2024 : 9, 6 FTE). There were no employees with emoluments over £60,000.

**Defined contribution pension scheme**

	2025 £	2024 £
Costs of the scheme to the charity for the year	<u>1,462</u>	<u>2,235</u>

**Roshni Ghar**  
**Notes to the Financial Statements (continued)**  
**For the Year Ended 29 March 2025**

5. Restricted funds	RESTATED				
	Balance	Incoming	Outgoing	Transfers	Balance
	B/fwd				C/fwd
	£	£	£	£	£
NHS Bradford District CCG	129,884	-	(29,250)	(100,634)	-
BMDC Mental Health	3,762	128,402	(58,131)	(74,033)	-
National Lottery Awards for All	5,042	104,256	(29,894)	(79,404)	-
BDCT Reducing Inequalities	54,735	8,019	(35,035)	(27,719)	-
BMDC Needs Assessment	2,115	-	(13,683)	11,568	-
CCG BAME Carer's Project	-	-	(9,267)	9,267	-
Sainsbury's Eat Better	3,358	22,659	(17,622)	(4,795)	3,600
Community mental health transformation	6,111	-	(10,207)	4,096	-
Bradford District Care Trust	23,417	-	(12,870)	(10,547)	-
Active Travel	-	10,000	(10,805)	3,205	2,400
<b>Total Charitable expenditure</b>	<b>228,424</b>	<b>273,336</b>	<b>(226,763)</b>	<b>(268,997)</b>	<b>6,000</b>

NHS Bradford District CCG	For the provision of culturally appropriate support for South Asian women.
	The transfer relates to a contribution towards overhead costs
BMDC Mental Health	To support adult South Asian women with their mental health.
	The transfer relates to a contribution towards overhead costs
National Lottery Awards for All	For physical wellbeing activities for South Asian women with mental ill health.
BDCT Reducing Inequalities	
	For the provision of therapeutic support for people from a minority ethnic background.
BMDC Needs Assessment	Towards the cost of consultation and mental health activity in the Stockbridge area in Keighley and to develop links in Cliffe Castle.
CCG BAME Carer's Project	Supporting BAME carers of people with dementia across Bradford and Airedale.
Sainsbury's Eat Better	Towards healthy eating provision for service users.

**Roshni Ghar**  
**Statement of Financial Activities (including Income Expenditure Account)**  
**For the Year Ended 29 March 2025**

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2025 £	Restricted Funds 2024 £	Total Funds 2025 £	Total Funds 2024 £
<b>Income</b>						
Grants and donations	5,522	4,922	10,000	-	15,522	4,922
Service level agreements	15,400	7,180	263,336	226,294	278,736	233,474
Bank Interest Received	5	21	-	-	5	21
<b>TOTAL INCOMING RESOURCES</b>	<b>20,927</b>	<b>12,123</b>	<b>273,336</b>	<b>226,294</b>	<b>294,263</b>	<b>238,417</b>
<b>Resources Expended</b>						
Salaries and NI	32,849	25,935	148,238	211,825	181,087	237,760
Freelance Staff and sub-contractors	11,365	508	36,381	44,247	47,745	44,755
Payroll Costs		-		-	-	-
Employment and HR Costs	3,456	2,286	11,966	250	15,422	2,536
Staff travel and expenses	1,114	617	3,568	2,094	4,682	2,711
Staff training and development	43	377	139	27	182	404
Client activities, resources and trips	783	1,251	2,506	3,636	3,289	4,887
Rent, rates and utilities	1,727	7,137	5,529	1,520	7,256	8,657
Repairs, maintenance and cleaning	200	1,570	639	-	839	1,570
Printing, stationery, phone and post	299	1,814	957	73	1,256	1,887
Independent examination	3,535	3,600		-	3,535	3,600
Finance and administration	808	2,697	2,587	77	3,395	2,774
Equipment, IT costs and furniture	1,705	4,096	5,457	-	7,161	4,096
Insurance	417	1,511	1,336	-	1,754	1,511
Other payments	76	837	242	40	318	877
Advertising and publicity		2,600			-	2,600
Health and safety		120		130	-	250
Professional fees	1,712	281	5,479		7,191	281
Depreciation	203	1,666		-	203	1,666
Room hire costs	543	1,060	1,738	4,295	2,281	5,355
<b>TOTAL RESOURCES EXPENDED</b>	<b>60,835</b>	<b>59,963</b>	<b>226,763</b>	<b>268,214</b>	<b>287,599</b>	<b>328,177</b>
<b>NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS</b>	<b>(39,909)</b>	<b>(47,840)</b>	<b>46,573</b>	<b>(41,920)</b>	<b>6,664</b>	<b>(89,760)</b>
<b>Transfers between funds</b>	<b>268,997</b>	<b>33,312</b>	<b>(268,997)</b>	<b>(33,312)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>	<b>229,088</b>	<b>(14,528)</b>	<b>(222,424)</b>	<b>(75,232)</b>	<b>6,664</b>	<b>(89,760)</b>
Total funds brought forward	135,812	150,340	228,424	303,656	364,236	453,996
<b>Total funds carried forward</b>	<b>364,900</b>	<b>135,812</b>	<b>6,000</b>	<b>228,424</b>	<b>370,900</b>	<b>364,236</b>



---

**Issuer** Burrow & Crowe Accountants & Business Advisers Ltd

**Document generated** Wed, 15th Apr 2026 15:47:59 BST

**Document fingerprint** 67f6313a6b63db1a8aa246d89fc3e53d

---

**Parties involved with this document**

Document processed	Party + Fingerprint
Fri, 17th Apr 2026 17:03:35 BST	Catherine Rowen - Signer (024370789ecb8dd3357b447232b995cc)

**Audit history log**

Date	Action
Wed, 15th Apr 2026 15:47:59 BST	Envelope generated by Oliver Middlehurst (151.2.224.98)
Wed, 15th Apr 2026 15:47:59 BST	Document generated with fingerprint 67f6313a6b63db1a8aa246d89fc3e53d (151.2.224.98)
Wed, 15th Apr 2026 16:08:26 BST	Sent the envelope to Catherine Rowen (catherine@katie-rich.com) for signing (151.2.224.98)
Wed, 15th Apr 2026 16:08:27 BST	Document emailed to catherine@katie-rich.com
Fri, 17th Apr 2026 17:02:09 BST	Catherine Rowen opened the document email. (87.248.116.147)
Fri, 17th Apr 2026 17:02:13 BST	Catherine Rowen viewed the envelope (88.97.164.78)
Fri, 17th Apr 2026 17:03:35 BST	Catherine Rowen signed the envelope (88.97.164.78)
Fri, 17th Apr 2026 17:03:35 BST	This envelope has been signed by all parties (88.97.164.78)
Fri, 17th Apr 2026 17:03:35 BST	Signed document confirmation emailed to catherine@katie-rich.com (88.97.164.78)
Fri, 17th Apr 2026 17:03:35 BST	Signed document confirmation emails have been sent to all parties. Document URL: <a href="https://api.signable.app/shareable/envelope?t=ff3d21ca-1ccd-4b02-b511-92afebdf9f72">https://api.signable.app/shareable/envelope?t=ff3d21ca-1ccd-4b02-b511-92afebdf9f72</a> (88.97.164.78)

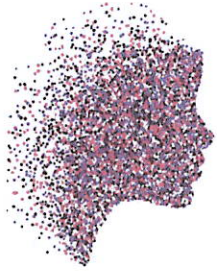
**ROSHNI GHAR**

England & Wales - Charity number 1078859

---

# Accounts

---



**Roshni  
Ghar**  
HOPE & WELL-BEING

*Promoting positive  
mental health  
for women*

**Directors' & Trustees' Report & Accounts  
for the year ended 31 March 2024**



Roshni Ghar, 13 Scott Street, Keighley, BD21 2JH

Tel: 01535 609927

Email: [info@roshnighar.org.uk](mailto:info@roshnighar.org.uk)

[www.roshnighar.org.uk](http://www.roshnighar.org.uk)

## Trustees' report for the year ended 31 March 2024

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Dr Fameeda Ansari	Chair
Mollie Shutt	Vice Chair
Javaid Akhtar	Treasurer
Catherine Rowen	Secretary
Roy Williams	
Juber Ali	

Councillor Fozia Shaheen

Charity number: 1078859 Registered in England and Wales

Company number: 03819825 Registered in England and Wales

### Registered and principal address:

13 Scott Street Keighley BD21 2JH

### Bankers

Virgin Money 73 North Street Keighley BD21 3SD

Independent examiner: DF Pollitt FCCA

### Burrow & Crowe Accountants & Business Advisers Ltd

Top Floor West Wharfebank House Wharfebank Mills Ilkley Road  
Otley LS21 3JP

### Structure, governance and management

The charity is a company limited by guarantee and was formed on 5th August 1999. It is governed by a memorandum and articles of association, as amended by special resolution on 15th November 2013. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £1.

### Method of recruitment and appointment of trustees

The trustees of the charity are also the directors for the purposes of company law. New trustees are recruited and co-opted onto the Board by the existing trustees. The trustees have an ongoing commitment to seeking out individuals who could strengthen the Board and bring complementary skills to the team. All trustees provide this service voluntarily. Any expenses that are reclaimed by trustees from the organisation are set out in note 9 to the accounts.

### Induction and training of directors and trustees

The induction programme for new trustees includes a formal briefing session with the manager of the organisation. An induction pack is provided for the trustees to further their knowledge on the rules and regulations of the organisation as well as its aims. Ongoing training is provided to help trustees carry out their role to the best of their abilities. External training courses are arranged as and when it is necessary to ensure the trustees are familiar with any new developments affecting their role and responsibilities as trustees.

### Risk Assessment

The trustees have continued to assess and consider risks facing the organisation, both on a general basis and relating to developments concerning operational and funding matters.

The major ongoing areas of risk continue to be funding and the safety of staff as they carry out their duties both on the organisation's premises and elsewhere. Emphasis continues to be placed on following good practice when dealing with clients and the general public, both to preserve confidentiality, dignity and the personal well-being of all individuals that this may concern.

## Objectives and activities

### The charity's objects

To promote the benefit of women of Asian origin in the Bradford metropolitan district and its environs who are suffering or who have suffered from mental health problems in particular but not exclusively by the provision of counselling, care services, therapeutic work and recreational activities.

### Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit.

### Staff:

Shamim Akhtar: *Service Manager*

Zaba Yasin: *Mental Health Worker & Psychological Wellbeing Lead*

Perveen Mahmood: *Mental Health Support Worker*

Lili Moni: *Mental Health Support Worker*

Samina Choudhery: *Peer to Peer Support Worker*

Maria Choudhury: *Mental Health Worker*

Melissa Booth: *Admin Worker*

Shabana Din: *Engagement Worker*

Davinder Sehmbi: *Project Support Worker*

Rabena Hussain: *Wellbeing worker*

Hafsa Shakoor: *Mental health support worker*

Ilaina Skinner: *Mental health support worker*

Amber Noman: *Wellbeing worker*

Shazia Kauser: *Mental health support worker*

Tasleem Akhtar: *Cleaner*

Roshni Ghar is an established mental health organisation that works on the premise of empowering women with choices, opportunities, and skills to maximise their potential. Providing a safe, confidential, non-judgmental and supportive environment for women to address issues that impact their mental health and well-being.

### Roshni Ghar Mission Statement:

We provide culturally appropriate and responsive mental health and wellbeing services for predominately South Asian women living with mental ill health and those vulnerable to mental illness in the Keighley/Bradford area.

## OBJECTIVES

The organisation follows these objectives:

- To provide culturally and spiritually sensitive support for South Asian women experiencing mental and emotional distress.
- To provide a safe space and help women manage their mental health by providing support and equipping them with effective coping skills and service information.
- To promote a better understanding of mental distress and develop appropriate coping mechanisms.
- To empower Asian women to engage more responsively to mainstream services where they may experience barriers.
- To increase the awareness and choice of available services and improved pathways into those services.
- To promote an active service user voice in service development.
- To create accessible information for BAME services.
- To provide a choice in treatment options.
- To provide and promote social inclusion and access to opportunities available to young and adult South Asian women.
- To provide and promote access to educational and vocational opportunities.

*Roshni - rosh-nee* - noun meaning light, source of energy.

*Ghar - gh'urr* - noun meaning home, place of safety.

## Support Services Offered by Roshni Ghar

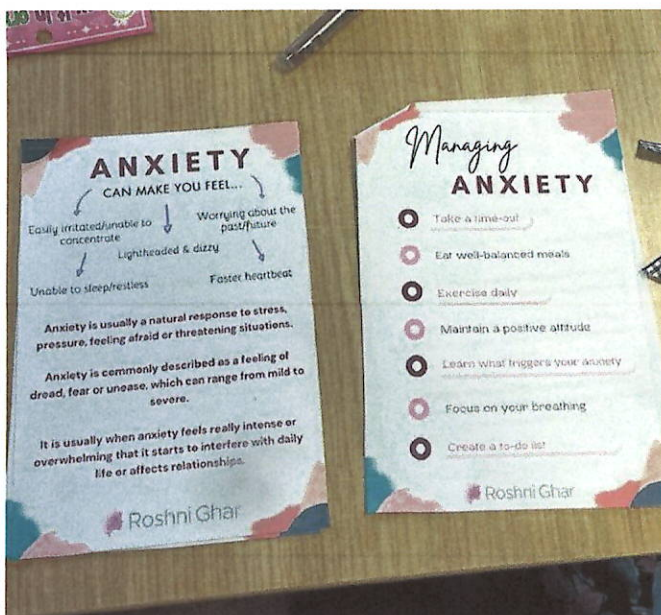
Roshni Ghar provides culturally sensitive, comprehensive emotional and wellbeing support. The service is designed to offer person-centred, holistic, and tailored assistance for up to 12 months. This includes both 1:1 and group support, focusing on the emotional, mental, physical, and social wellbeing of its clients. Initial assessment of new clients is carried out in order for the clients issues to be fully understood to ensure Roshni Ghar offers the most appropriate support.

### Initial Assessment

Each client undergoes an initial assessment to identify key issues impacting their mental health and wellbeing. This includes exploring:

- Financial worries
- Abuse
- Long-term health conditions
- Bereavement/loss
- Relationships
- Education/Employment-related stressors
- Other personal stressors

The goal is to understand the client's specific needs and determine how Roshni Ghar can best support them.



### Weekly 1:1 Support Sessions

Clients receive six weekly 1:1 support sessions with their allocated keyworker. These sessions provide:

- A safe, confidential, and supportive environment
- A non-judgmental space to discuss any issues impacting the client's mental health
- A person-centred approach, tailored to the client's pace and comfort level
- Culturally sensitive support in the client's preferred spoken language (Urdu, English, Punjabi, or Bangla)
- Flexibility in the mode of support: face-to-face, over the phone, or in a preferred setting to meet the client's needs.

### Ongoing Support

After completing the 1:1 sessions, clients are encouraged to attend support groups to aid their ongoing recovery. These groups, available across Keighley and Bradford, are flexible and cover a wide range of topics based on the client's needs and preferences. The groups ensure continuous mental health and wellbeing support, providing elements of psychoeducation, creative, and therapeutic support.



### Support Groups

#### 1. Umeed (Hope) Group:

For clients with acute mental ill health needs under secondary care services.

Offers structured creative and therapeutic activities tailored to individual needs.

Provides a calm atmosphere for those who struggle with busy environments.

Works closely with primary and secondary care services to support women at their most vulnerable state.

#### 2. Gup Shup (Chit Chat) Group:

Offers a space for social interaction and informal support among peers.

Combats social isolation in individuals.

Helps to support individuals with low level mental health and wellbeing issues such as low mood and isolation.

#### 3. Dekh Bhal (Staying Well) Support Group:

Focuses on maintaining and promoting ongoing mental health and wellbeing.

Continuing support after 1:1 sessions for individuals who require further and continued support.

#### 4. Carers Wellbeing Group:

Provides support specifically for carers, addressing their unique challenges and needs.

#### 5. Young Girl's Group:

Focuses on the specific needs of young girls, offering a supportive environment for discussion and growth.

#### 6. Physical Wellbeing Support:

Addresses physical health aspects, promoting overall wellbeing.

#### 7. Outreach Sessions:

Extends support to clients who may not be able to access the service directly.

#### 8. In-reach Support Service at a Psychiatric Setting:

Provides support within psychiatric settings to ensure continuity of care.

#### 9. Culturally Sensitive Counselling (1:1 & Group Therapy):

Offers both individual and group therapy sessions that are culturally sensitive and tailored to client needs.

### Summary

Roshni Ghar's structured approach ensures that each client

receives personalised attention and can continue to access help and support as they work towards improved mental health and wellbeing. By offering a range of services and support groups, the organisation is committed to addressing the diverse needs of its clients in a culturally sensitive manner.

### **Roshni Ghar's Holistic Approach to Wellbeing: Partnering with Hive for Creative Healing and More**



#### **Art and Wellbeing with Hive:**

Roshni Ghar has partnered with Hive, leveraging art to enhance wellbeing for clients. Hive's staff deliver sessions that utilize art as a medium for therapy, helping clients express complex feelings and thoughts. This artistic approach allows clients, particularly those with acute mental ill health, to explore and process their emotions in a supportive environment. Art therapy has proven effective in enabling clients to discuss their difficulties and traumas impacting their mental health, fostering a space for healing and self-expression.

#### **Promoting Physical Wellbeing:**

Roshni Ghar also emphasizes physical health as a key component of overall wellness. Trained staff lead walking sessions, promoting health through physical activity. Additionally, seated exercise sessions are available for clients with limited mobility, encouraging gentle movement and social interaction. Other wellness activities like Tai Chi and Yoga are offered to support clients' physical and mental health.

#### **In-Reach Support Services:**

The In-reach Support Service at Roshni Ghar provides 1:1 emotional support to South Asian female inpatients at the Heather Ward psychiatric unit of Airedale General Hospital. This long-standing service is highly valued, receiving positive feedback from clients and hospital staff. To ensure continuity of care, Roshni Ghar collaborates closely with the community mental health team, conducting joint home visits and regular follow-ups, thus improving communication and access to mainstream services for South Asian women.

#### **Outreach Sessions in Various Settings:**

Roshni Ghar extends its support through outreach sessions at various local settings, including libraries, community rooms, and religious centres. This approach improves service accessibility, ensuring that clients from different parts of the community can benefit from the support offered.

#### **Culturally Sensitive Counselling Service:**

Roshni Ghar's counselling service is culturally adapted to meet the needs of South Asian clients in Keighley and Bradford. With a team of five therapists which includes one male therapist, fluent in multiple languages (Urdu, English, Bangla, and Punjabi), the service eliminates the need for interpreters, thus enhancing the therapeutic experience. All therapists are registered with the British Association for Counselling and Psychotherapy (BACP) and work within its ethical standards, focusing on cultural competency. In addition to our fully qualified psychotherapists, we are working closely with The university of Bradford and Bradford College to support the training and development of student psychotherapists assisting them with placements at Roshni Ghar to contribute to the development of future psychotherapy services.

#### **Culturally sensitive Individual and Group Counselling:**

Clients begin with six weekly counselling sessions with a qualified therapist, after which they may be referred for additional 4 sessions if needed. The service offers both 1:1 and group counselling sessions.

From April 2023 to March 2024, 351 clients received support through counselling sessions across Keighley and Bradford, this has more than doubled in the last 12 months, reflecting the service's extensive reach and impact, these counselling sessions are carried out both face to face and over telephone appointments.

Group therapy consists of two-hour weekly sessions covering a range of mental health and wellbeing topics over 6–8-week period, covering issues such as anxiety, depression, bereavement, sleep hygiene and healthy relationships, with an emphasis on health literacy on triggers and coping mechanisms. These workshops are designed to be culturally appropriate, informative and supportive, whilst providing a safe space for clients to share their experiences and learn coping strategies.

Individual therapeutic goals and progress is monitored regularly. For evaluations, Core 10 measuring tools are used for assessment at the start and the end of therapy to measure progress.

Three group therapy sessions were delivered in this reporting period supporting a total of 45 individual services users. Trained psychotherapists supported by Roshni Ghar staff plan sessions, adopting a person-centred approach. This year's group therapy sessions have covered topics such as relationships and boundaries and how this can affect our mental health and wellbeing.

Group therapy sessions offer participants an opportunity of self-understanding, focusing on identifying and changing unhelpful or distorted thinking patterns. Sessions are delivered with special consideration to individual cultural and religious needs, in addition to this, the sessions are delivered in the service users preferred spoken language.

Due to the success of the Sahara counselling services Roshni Ghar has now expanded this support service and is currently offering culturally sensitive counselling to South Asian men, delivered by a male or female psychotherapist upon the request of the service user. During the period over 100 face-to-face counselling sessions were delivered to South Asian men.

Roshni Ghar's culturally adapted counselling service exemplifies a client-centred approach that respects and integrates the cultural and religious needs of South Asian communities, ensuring they receive accessible and effective mental health support.

### Positive Client Feedback:

Clients have expressed immense satisfaction with the culturally sensitive counselling service, highlighting the benefits of receiving support in their preferred language and within their cultural context. Feedback includes appreciation for the understanding of cultural needs, effective coping mechanisms learned, and the overall positive impact on their mental health. Group therapy has also enabled service users to tackle unhelpful learned behaviour

### Client Testimonials:

- "I feel understood and supported with my cultural needs."
- "The sessions helped me identify coping mechanisms for phone anxiety and stress."
- "This counselling service has been more beneficial than workplace therapy."
- "Speaking in my mother tongue and having the therapist understand my family dynamic was very helpful."
- "This is my first experience of therapy, and I found it extremely useful. I wish I had this opportunity before."

Roshni Ghar's comprehensive approach, combining art therapy, physical wellness activities, in-reach and outreach services, and culturally sensitive counselling, provides holistic support to South Asian clients, significantly enhancing their overall mental health and wellbeing

### Commitment to Tackling Inequalities

At Roshni Ghar, we understand that factors such as loneliness, stress, poverty, and inequalities profoundly affect both mental and physical health, often leading to poorer outcomes. Our approach goes beyond addressing immediate issues; we focus on the individual, taking a holistic approach, helping to alleviate pressures in various aspects of their lives. We provide the necessary skills, information, and knowledge to help individuals manage their wellbeing effectively.

Roshni Ghar aims to assist individuals in developing skills to help them manage their own wellbeing through information and knowledge this is to ensure that isolated individuals who have no immediate family or relatives close by effectively build a support system to avoid further adverse effects on their wellbeing.

### Creating Support Networks

A critical aspect of our work at Roshni Ghar is helping clients



establish a support network, giving them someone to turn to during vulnerable times. We endeavour to support individuals without family or relatives, who often struggle to access services, which can significantly impact their wellbeing.

### Comprehensive Support

We are dedicated to assisting the most marginalised members of society, ensuring they are not overlooked by mainstream services. This commitment helps our clients feel listened to, heard, and involved in understanding what support is available to them.



### Addressing Food Poverty

To combat food poverty, Roshni Ghar operates a Community Fridge scheme, collecting unsold surplus food from local supermarkets for distribution to those in need. We recognise the stigma and cultural shame that may be associated with seeking food assistance, especially in South Asian communities. To preserve dignity, clients can choose to collect food from either Roshni Ghar or the community fridge, based on their comfort level. Access to food is essential for health and wellbeing, so the scheme is open to the entire community.

In partnership with other organisations, we also provide culturally appropriate food parcels to the most vulnerable community members living in deprived areas. By addressing the underlying causes of mental ill health, we aim to improve the overall wellbeing of our clients.

### Community Engagement

Roshni Ghar hosts an annual Community Iftar event during Ramadan, particularly for service users with acute mental ill health, those who live alone and most affected by the cost-of-living crisis. This year, over 100 service users and their dependent children attended. The event offered a vital opportunity for socialisation and relief from the financial burden of meal preparation.

We are grateful to the local businesses that support this essential event each year, enhancing its impact.

### Expanding Success

Due to our effective culturally adapted services in Keighley, we have extended our provision to Bradford. This expansion allows more individuals to access Roshni Ghar's support, reducing service barriers and offering culturally appropriate, localised support across the district.

### Service User-Centric Approach

At Roshni Ghar, the voice of our service users is central to

everything we do. We ensure our services are appropriate and person-centered, a key factor in our success. By striving to provide holistic and responsive support close to people's homes, we aim to achieve the best possible outcomes for our clients, especially those facing systemic barriers to services.

### Adopting a Hybrid Approach to Wellbeing

Roshni Ghar has implemented hybrid working practices to enhance the delivery of support services. This approach allows the provision of face-to-face, virtual, and telephone support to better meet the diverse needs of clients. The organisation runs several mental health and wellbeing support groups across Keighley and Bradford.

After completing six weekly one-on-one sessions, clients are encouraged to participate in weekly wellbeing support groups. These groups are designed to aid ongoing recovery and promote positive mental health. The focus is on helping clients manage their wellbeing through self-care, emphasising relapse prevention.

### Collaborative Work

Roshni Ghar values the importance of partnerships with other organisations to offer a wide range of specialised services that it cannot deliver independently. Collaborative efforts include working with local organisations to provide services such as:

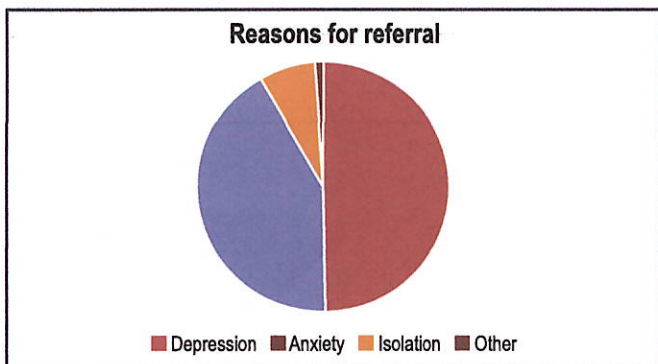
- Welfare benefits advice
- Creative arts therapy
- Physical wellbeing interventions like Tai Chi and Yoga
- Cook and Eat sessions

### Success and achievements

Roshni Ghar recently celebrated its 30th anniversary since being established by a psychiatrist with the mission to support South Asian women living with mental ill health and to reduce the risk of relapse. Over the past three decades, Roshni Ghar has been dedicated to providing ongoing support within the community, helping these women to maintain their well-being and lead fulfilling lives. The organisation has consistently focused on culturally sensitive care, recognising the unique challenges faced by South Asian women in managing their mental health. Through various programs and initiatives, Roshni Ghar continues to be a vital resource, fostering a supportive environment that promotes long-term wellness and resilience.

### South Asian wrap

Roshni Ghar partnered with Missing Peace to develop the first-ever culturally adapted South Asian Wellness Recovery Action Plan (WRAP). This initiative was designed to enable the South Asian community to benefit from a structured self-care programme that helps individuals better manage their mental health. Recognising that some participants might not be able to read or write English, the content of this plan was adapted into a pictorial format to ensure



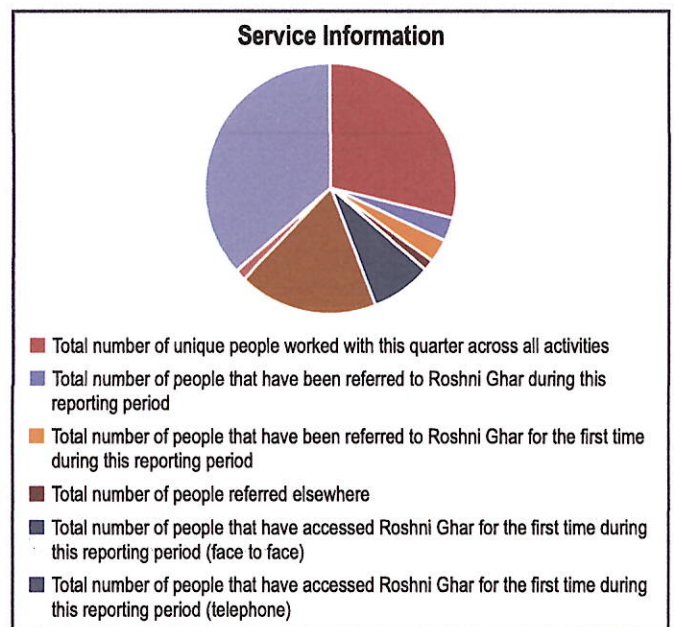
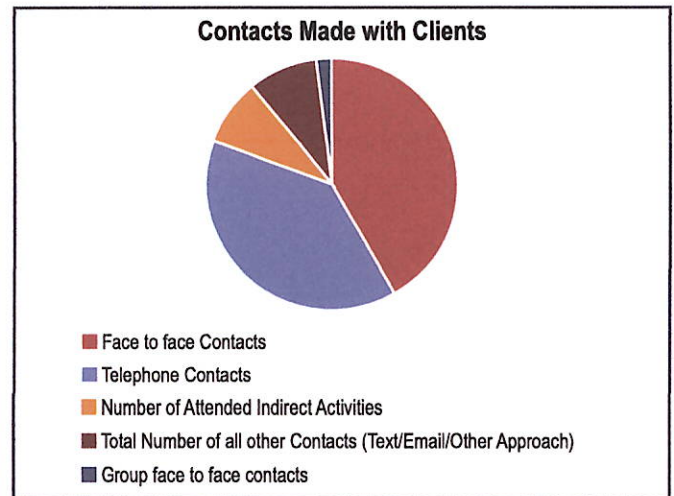
accessibility and understanding for all individuals. This culturally sensitive approach ensures that the WRAP is more effective and inclusive, providing crucial support for South Asian women and the broader community in maintaining mental well-being.

### Community Iftar at Roshni Ghar: Fostering Inclusion and Support During Ramadan

At Roshni Ghar, we are dedicated to supporting our clients who are socially isolated and living with mental health challenges. During Ramadan, these individuals often face heightened feelings of loneliness and anxiety, compounded by financial worries and difficulties in affording food. To address these issues, we host community iftars that provide a welcoming and supportive environment for all.

Our community iftars are designed to:

1. **Combat Loneliness:** Ramadan is a time for togetherness, yet many of our clients spend it alone. Our iftars offer a chance to connect with others and share in the communal spirit of Ramadan.
2. **Support Mental Health:** We create a safe space where individuals can relax, enjoy a meal, and feel part of a caring community, which can significantly boost mental well-being.
3. **Alleviate Financial Stress:** By providing nutritious meals, we help ease the financial burden on our clients, allowing them to focus on their spiritual practices without the added worry of how to afford their next meal.



## Service Design and Development

### Research

Roshni Ghar continues to support and become involved in many types of research. This is important for us to understand the best way to support our services users now and in the future. Universities and colleges, local authorities and NHS divisions are some of the groups we support and assists.

### Future workforce development:

Roshni Ghar has a longstanding relationship with the University of Bradford and Bradford College, offering placements for students to gain work experience and prepare for future careers. These include psychology and social work students, individuals who wish to pursue a career in mental health services, Volunteers are integral to Roshni Ghar, contributing significantly to the delivery of supplementary services. The organization expresses deep gratitude for their invaluable help, support, and dedication.

### Funding and Finance:

Roshni Ghar's funding comes from various sources, including:

- Integrated Care Board (formerly Clinical Commission Group)
- Bradford District Care Trust
- Bradford Metropolitan District Council
- Modality and WACA PCN
- Keighley Healthy Living
- Lotteries
- Hubbub Foundation
- Donations from individuals

### Contact Information:

Address: Roshni Ghar, 13 Scott Street, Keighley, BD21 2JH

Contact telephone number: 01535 609927

Email: info@roshnighar.org.uk

**Charity Number: 1078859**

**Company Number 3819825**

### Statement of trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees report and the financial statements in accordance with the applicable law and UK Accounting Standards.

Company law requires the trustees to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. 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; prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity

and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS102)), and in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Signed on behalf of the board of trustees on:

Dr Fameeda Ansari (Trustee)

Independent examiner's report to the trustees of Roshni Ghar

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2024, which are set out on pages 8 to 16.

### Responsibilities and basis of report

As the charity's trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

DF Pollitt FCCA 

5th December 2024

**Burrow & Crowe Accountants & Business Advisers Ltd**  
Pegholme Mill, Wharfebank Mills Ilkley Road  
Otley  
LS21 3JP

## Roshni Ghar

### Statement of Financial Activities (including Income & Expenditure Account) For the Year Ended 31 March 2024

	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2024 £	Restricted Funds 2023 £	Total Funds 2024 £	Total Funds 2023 £
<b>Income</b>						
Grants and donations	4,922	3,500	-	55,559	4,922	59,059
Service level agreements	6,780	8,164	288,607	279,646	295,387	287,810
Bank Interest Received	21	-	-	-	21	-
Student placements	-	-	-	-	-	-
<b>TOTAL INCOMING RESOURCES</b>	<b>11,723</b>	<b>11,664</b>	<b>288,607</b>	<b>335,205</b>	<b>300,330</b>	<b>346,869</b>
<b>Resources Expended</b>						
Salaries and NI	25,935	12,541	211,825	144,954	237,760	157,495
Freelance Staff and sub-contractors	508	1,209	44,247	38,130	44,755	39,339
Payroll Costs	-	799	-	-	-	799
Employment and HR Costs	2,286	1,978	250	433	2,536	2,411
Staff travel and expenses	617	422	2,094	296	2,711	718
Staff training and development	377	134	27	138	404	272
Client activities, resources and trips	1,251	(564)	3,636	1,941	4,887	1,377
Rent, rates and utilities	7,137	10,888	1,520	-	8,657	10,888
Repairs, maintenance and cleaning	1,570	3,008	-	25,533	1,570	28,541
Printing, stationery, phone and post	1,814	1,415	73	32	1,887	1,447
Independent examination	3,600	3,600	-	-	3,600	3,600
Finance and administration	2,697	1,142	77	109	2,774	1,251
Equipment, IT costs and furniture	4,096	4,908	-	1,039	4,096	5,947
Insurance	1,511	1,351	-	-	1,511	1,351
Other payments	837	548	40	88	877	636
Advertising and publicity	2,600	-	-	-	2,600	-
Health and safety	120	-	130	-	250	-
Professional fees	281	-	-	-	281	-
Depreciation	1,666	797	-	-	1,666	797
Room hire costs	1,060	838	4,295	3,608	5,355	4,446
<b>TOTAL RESOURCES EXPENDED</b>	<b>59,963</b>	<b>45,014</b>	<b>268,214</b>	<b>216,301</b>	<b>328,177</b>	<b>261,315</b>
<b>NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS</b>	<b>(48,240)</b>	<b>(33,350)</b>	<b>20,393</b>	<b>118,904</b>	<b>(27,847)</b>	<b>85,554</b>
<b>Transfers between funds</b>	<b>33,312</b>	<b>30,234</b>	<b>(33,312)</b>	<b>(30,234)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>	<b>(14,928)</b>	<b>(3,116)</b>	<b>(12,919)</b>	<b>88,670</b>	<b>(27,847)</b>	<b>85,554</b>
Total funds brought forward	150,340	153,456	303,656	214,986	453,996	368,442
<b>Total funds carried forward</b>	<b>135,412</b>	<b>150,340</b>	<b>290,737</b>	<b>303,656</b>	<b>426,149</b>	<b>453,996</b>

**Roshni Ghar**  
**Balance Sheet**  
**As at 31 March 2024**

		2024		2023	
	Notes	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible Assets	6		184		1,850
<b>CURRENT ASSETS</b>					
Debtors and prepayments	7	62,109		46,891	
Cash at bank and in hand		<u>387,061</u>		<u>415,219</u>	
		449,170		462,110	
<b>Creditors and accruals</b>	8	<u>23,205</u>		<u>9,964</u>	
<b>NET CURRENT ASSETS</b>			425,965		452,146
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>426,149</u>		<u>453,996</u>
<b>Creditors: Amounts due after one year</b>			-		-
<b>NET ASSETS</b>			<u><u>426,149</u></u>		<u><u>453,996</u></u>
<b>FUNDS</b>					
Unrestricted funds			135,412		150,340
Restricted funds	5		<u>290,737</u>		<u>303,656</u>
<b>TOTAL FUNDS</b>			<u><u>426,149</u></u>		<u><u>453,996</u></u>

For the year ending 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies

**Directors' (Trustees) responsibilities:**

- i) The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
- ii) The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- iii) These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

On behalf of the board

*F. Ansari*

Director

5th December 2024

**Registered Company Number: 3819825**

# **Roshni Ghar**

## **Notes to the Financial Statements For the Year Ended 31 March 2024**

### **1. Accounting Policies**

#### **Basis of accounting**

The principal accounting policies which are adopted consistently in the preparation of the financial statements are set out below.

#### **Accounting convention and charitable status**

The accounts have been prepared under the historical cost convention and are in accordance with SORP FRS102 and applicable Accounting Standards and include the results of the company's operations described in the report of the board of management and all of which are continuing.

The Company is a Registered Charity, No. 1078859. Exemption has been taken from preparing a cash flow statement as the company qualifies as a small company.

#### **Going concern**

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

#### **Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources. It is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

#### **Grants and donations**

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

#### **Expenditure and liabilities**

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

**Taxation**

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of these items to which it relates.

**Tangible fixed assets**

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected economic useful lives as follows

Furniture and equipment : over 4 years

IT equipment and database : over 4 years

**Pensions**

The company operates a defined contribution scheme for the benefits of its employees. The costs of contributions are recognised in the year they are payable.

## Roshni Ghar

### Notes to the Financial Statements (continued) For the Year Ended 31 March 2024

#### 1. Accounting policies continued

##### Fund accounting

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

Restricted funds are subjected to restrictions on their expenditure imposed by the donor through the terms of an appeal.

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

#### 2. Grant income and Donations

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Bradford Metropolitan District Council (BMDC)	-	-	-	34,014
National Lottery Awards for All	-	-	-	8,500
Keighley Pathways	-	-	-	7,500
Community mental health transformation	-	-	-	5,335
BMDC community buildings grant	4,238	-	4,238	2,500
Grant towards Community Iftar	100	-	100	-
Donations	584	-	584	1,210
<b>Total Grant income</b>	<b>4,922</b>	<b>-</b>	<b>4,922</b>	<b>59,059</b>

#### 3. Earned income

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Service level agreements	6,780	288,607	295,387	287,810
<b>Total Earned income</b>	<b>6,780</b>	<b>288,607</b>	<b>295,387</b>	<b>287,810</b>

#### 4. Staff costs and numbers

	2024 £	2023 £
Gross Salaries	225,349	145,662
Social security costs	15,176	10,973
Employment allowance	(5,000)	(5,000)
Pensions	2,235	5,860
	<b>237,760</b>	<b>157,495</b>

The average number of employees during the year was 8.8, being an average of 6.16 full time equivalent (2023 : 8.8, 6.16 FTE). There were no employees with emoluments over £60,000.

##### Defined contribution pension scheme

	2024 £	2023 £
Costs of the scheme to the charity for the year	<b>2,235</b>	<b>5,860</b>

## Roshni Ghar

Notes to the Financial Statements (continued)  
For the Year Ended 31 March 2024

### 5. Restricted funds

	Balance B/fwd £	Incoming £	Outgoing £	Transfers £	Balance C/fwd £
NHS Bradford District CCG	167,264	189,522	184,063	(22,186)	150,536
BMDC Mental Health	3,762		-		3,762
National Lottery Awards for All	6,886		1,845		5,041
BDCT Reducing Inequalities	78,793				78,793
BMDC Needs Assessment	2,115				2,115
CCG BAME Carer's Project	36,740		16,139	(2,998)	17,603
Sainsbury's Eat Better	3,358				3,358
Community mental health transformation	3,476	32,008	25,708	(3,664)	6,111
Bradford District Care Trust	1,262	32,077	6,257	(3,664)	23,417
PCN ARR's funding		35,000	34,201	(799)	0
<b>Total Charitable expenditure</b>	<b>303,656</b>	<b>288,607</b>	<b>268,214</b>	<b>(33,312)</b>	<b>290,737</b>

NHS Bradford District CCG

For the provision of culturally appropriate support for South Asian women.

BMDC Mental Health

The transfer relates to a contribution towards overhead costs  
To support adult South Asian women with their mental health.

National Lottery Awards for All

The transfer relates to a contribution towards overhead costs

BDCT Reducing Inequalities

For physical wellbeing activities for South Asian women with mental ill health.

BMDC Needs Assessment

For the provision of therapeutic support for people from a minority ethnic background.  
Towards the cost of consultation and mental health activity in the Stockbridge area in  
Keighley and to develop links in Cliffe Castle.

CCG BAME Carer's Project

Supporting BAME carers of people with dementia across Bradford and Airedale.

Sainsbury's Eat Better

Towards healthy eating provision for service users.

Community mental health transformation

Bradford District Care Trust

PCN ARR's funding

## Roshni Ghar

Notes to the Financial Statements (continued)  
For the Year Ended 31 March 2024

### 6. Tangible Assets

	Freehold Land & Property £	Fixtures, fittings & equipment £	Total £
<b>Cost</b>			
As at 1 April 2023	3,872	5,350	9,222
Additions	-	-	-
Disposals	-	-	-
As at 31 March 2024	<u>3,872</u>	<u>5,350</u>	<u>9,222</u>
<b>Depreciation</b>			
As at 1 April 2023	3,542	3,830	7,372
Charge for the year	329	1,337	1,666
On disposals	-	-	-
As at 31 March 2024	<u>3,871</u>	<u>5,167</u>	<u>9,038</u>
<b>Net Book Value</b>			
As at 31 March 2024	<u>1</u>	<u>183</u>	<u>184</u>
As at 31 March 2023	<u>330</u>	<u>1,520</u>	<u>1,850</u>

### 7. Debtors

	2024 £	2023 £
Trade debtors	61,913	46,891
Other debtors	196	-
Prepayments	-	-
	<u>62,109</u>	<u>46,891</u>

### 8. Creditors: Amounts due within one year

	2024 £	2022 £
Trade creditors	-	-
Other creditors	19,605	6,364
Accruals	3,600	3,600
	<u>23,205</u>	<u>9,964</u>

**Roshni Ghar**  
**Notes to the Financial Statements (continued)**  
**For the Year Ended 31 March 2024**

**9. Related party transactions**

**Trustee expenses**

No Trustee received any expenses during this year or the previous year.

**Trustee remuneration and benefits**

No trustee received any remuneration or benefit during this or the previous year.

**Remuneration and benefits received by key management personnel**

The key management personnel of the charity include the trustees and the Chief Officer.

No trustee received any remuneration or benefit in this capacity during this or the previous year.

**ROSHNI GHAR**

England & Wales - Charity number 1078859

---

# Accounts

---

Charity number 1078859

A company limited by guarantee number 03819825

## Annual Report and Financial Statements

for the year ended 31 March 2023



Annual Report and Financial Statements  
for the year ended 31 March 2023

<b>Contents</b>	<b>Page</b>
Trustees' report	2 to 13
Independent examiner's report	14
Statement of financial activities	15
Balance sheet	16
Notes to the accounts	17 to 23

## **Roshni Ghar**

### **Trustees' report for the year ended 31 March 2023**

#### **Reference and administrative details of the charity, its trustees and advisors**

The trustees during the financial year and up to and including the date the report was approved were:

<b>Name</b>	<b>Position</b>	<b>Dates</b>
Dr Fameeda Ansari	Chair	
Javaid Akhtar	Treasurer	
Mollie Shutt	Vice Chair	
Catherine Rowen	Secretary	
Roy Williams		
Juber Ali		
Roy Williams		
Councillor Fozia Shaheen		

<b>Charity number</b>	1078859	Registered in England and Wales
<b>Company number</b>	03819825	Registered in England and Wales

<b>Registered and principal address</b>	<b>Bankers</b>
13 Scott Street	Yorkshire Bank
Keighley	73 North Street
BD21 2JH	Keighley
	BD21 3SD

#### **Independent examiner**

DF Pollitt FCCA

#### **Burrow & Crowe Accountants & Business Advisers Ltd**

Top Floor West  
Wharfebank House  
Wharfebank Mills  
Ilkley Road  
Otley  
LS21 3JP

#### **Staff:**

Shamim Akhtar: Service Manager  
Zaba Yasin: Mental Health Worker & Psychological Wellbeing Lead  
Najma Ashraf: Mental health and Wellbeing Coordinator (Acute needs)  
Perveen Mahmood: Mental Health Support Worker  
Lili Moni: Mental Health Support Worker  
Aneesa Hussain: Young Women's Wellbeing Worker  
Aqeela Hussain: Mental Health Wellbeing Worker  
Samina Choudhery: Peer to Peer Support Worker  
Maria Choudhury: Mental Health Worker  
Melissa Booth: Admin Worker  
Shabana Din: Engagement Worker  
Davinder Sehmbi: Project Support Worker  
Tasleem Akhtar: Cleaner

## **Roshni Ghar**

### **Trustees' report (continued) for the year ended 31 March 2023**

#### **Structure, governance and management**

The charity is a company limited by guarantee and was formed on 5th August 1999. It is governed by a memorandum and articles of association, as amended by special resolution on 15th November 2013. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £1.

#### **Method of recruitment and appointment of trustees**

The trustees of the charity are also the directors for the purposes of company law. New trustees are recruited and co-opted onto the Board by the existing trustees. The trustees have an ongoing commitment to seeking out individuals who could strengthen the Board and bring complementary skills to the team. All trustees provide this service voluntarily. Any expenses that are reclaimed by trustees from the organisation are set out in note 9 to the accounts.

#### **Induction and training of directors and trustees**

The induction programme for new trustees includes a formal briefing session with the manager of the organisation. An induction pack is provided for the trustees to further their knowledge on the rules and regulations of the organisation as well as its aims. Ongoing training is provided to help trustees carry out their role to the best of their abilities. External training courses are arranged as and when it is necessary to ensure the trustees are familiar with any new developments affecting their role and responsibilities as trustees.

#### **Risk Assessment**

The trustees have continued to assess and consider risks facing the organisation, both on a general basis and relating to developments concerning operational and funding matters.

The major ongoing areas of risk continue to be funding and the safety of staff as they carry out their duties both on the organisation's premises and elsewhere. Emphasis continues to be placed on following good practice when dealing with clients and the general public, both to preserve confidentiality, dignity and the personal well-being of all individuals that this may concern.

#### **Objectives and activities**

##### **The charity's objects**

To promote the benefit of women of Asian origin in the Bradford metropolitan district and its environs who are suffering or who have suffered from mental health problems in particular but not exclusively by the provision of counselling, care services, therapeutic work and recreational activities.

##### **Public benefit statement**

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit.

Roshni - rosh-nee - noun meaning light, source of energy. Ghar - gh'urr - noun meaning home, place of safety.

##### **Roshni Ghar Mission Statement**

We provide culturally appropriate and responsive mental health and wellbeing services for adult South Asian women living with mental ill health and those vulnerable to mental illness in the Keighley area.

Roshni Ghar is an organisation that works on the premise of empowering women with choices, opportunities, and skills to maximize their potential. Providing a safe, confidential, non-judgmental, and supportive environment for women to address issues that impact their mental health and well-being.

## **Roshni Ghar**

### **Trustees' report (continued) for the year ended 31 March 2023**

Roshni Ghar develops its services in consultation with service users who access our services. Therefore, our services are designed to meet the expressed needs of the women we support.

#### **Objectives and activities**

The organisation follows these objectives:

- To provide culturally and spiritually sensitive support for South Asian women experiencing mental and emotional distress.
- To provide a safe space and help women manage their mental health by providing support and equipping them with effective coping skills and service information.
- To promote a better understanding of mental distress and develop appropriate coping mechanisms.
- To empower Asian women to engage more responsively to mainstream services where they may experience barriers.
- To increase the awareness and choice of available services and improved pathways into those services.
- To promote an active service user voice in service development.
- To create accessible information for BAME services.
- To provide a choice in treatment options.
- To provide and promote social inclusion and access to opportunities available to young and adult South Asian women.
- To provide and promote access to educational and vocational opportunities.

#### **Support services offered:**

1:1 emotional and wellbeing support is offered to clients referred into the service for 6 weeks, with their allocated keyworker. Before the 1:1 sessions begin, an initial assessment is conducted to understand the issues clients face (i.e. financial, domestic, bereavement, employment and/or other stressors) and how Roshni Ghar can better support them. Clients then receive 6 weekly 1:1 support sessions where they explore issues impacting their mental health in a safe, confidential, supportive, and non-judgemental space. There is no limit to what can be discussed, the sessions are person-centred and at a pace the client is comfortable with.

Following the 1:1 emotional and wellbeing sessions, clients are encouraged to attend support groups as part of their ongoing recovery. We have a number of support groups that take place across Keighley and Bradford.

#### **Support Groups:**

- Umeed (*Hope*) Group
- Gup Shup (*Chit Chat*) Group
- Dekh Bhal (*Staying Well*) Support Group
- Carers Wellbeing Group Kly
- Young Girl's Group
- Physical Wellbeing Support
- Outreach sessions
- In-reach support service
- Culturally Sensitive Counselling (Group therapy)
- ESOL

## **Roshni Ghar**

### **Trustees' report (continued) for the year ended 31 March 2023**

#### **Umeed:**

Umeed (*Hope*) group consists of support for clients with acute mental ill health needs, who are under secondary care services. The group offers structured creative and therapeutic activities designed to meet the needs of each individual. This group provides a quiet atmosphere for individuals who struggle with busy and noisy environments. We work closely with primary and secondary care services to support women at their most vulnerable state.

#### **Gupshup Group:**

Due to many clients having several physical health conditions which further impact their mental health and wellbeing, clients are encouraged and supported to take an active role in maintaining their own wellbeing. With emphasis on the importance in keeping busy and interacting with others to reduce social isolation and maintain good mental and physical health. The sessions are led by the WEA (Workers' Educational Association) which is a charity dedicated to bringing high-quality, professional education into the heart of communities with provisions of a qualified tutor who delivers the sessions with the support of RG staff.

#### **Dekh Bhal group:**

The word 'Dekh Bhal' translates to 'look after' This group caters for women who are towards the end of their twelve-month referral pathway with Roshni Ghar. The group's focus is to:

- Provide a safe space for South Asian women to build networks of support for their ongoing wellbeing outside the service.
- Support women who are at risk of social isolation.
- Allow women to explore issues relating to their mental health in a non-judgemental environment.
- Encourage women to engage in activities that promote positive wellbeing and independence.
- Equip women with a better understanding of how mental health conditions can be managed aside from medication.

#### **Carer wellbeing group:**

Carers often neglect their own health and wellbeing as they are focused and busy caring for others. Caring for a loved one with additional needs can be very isolating and challenging.

The Carer's wellbeing group focuses on the carer's own health and wellbeing (physical, mental and emotional) and encourages carers to make time for themselves. The group is user-led and is facilitated by Roshni Ghar support workers who are carers themselves or have lived experiences of caring responsibilities. It is a much-valued safe space for individuals to socialise with others who understand the challenges faced.

The group meets on a fortnightly basis at the request of the carers. It is an opportunity for carers to connect with others in a similar situation, whilst accessing support for their own mental health and wellbeing needs. The group provides carers a chance to offload and seek advice on issues relevant to them and build a network of support for themselves.

#### **Young Girl's Group:**

A weekly support group intended for young women from the locality needing support with their mental health and wellbeing needs.

The group is planned in consultation with the girls who attend, and this group aims to:

- Provide young women with a safe non-judgemental environment to explore issues relating to their mental health.
- Encourage young women to engage in activities that promote physical and emotional wellbeing.
- Develop interpersonal skills through group work.
- Promote independence.
- Understanding mental health aside from cultural labels.
- Reduce isolation.
- Increase self-esteem and self- confidence.

## **Roshni Ghar**

### **Trustees' report (continued) for the year ended 31 March 2023**

The purpose of the group is to empower young girls to have the confidence to look after their own mental and physical wellbeing, which is achieved via a series of self-care activities.

This enables clients to develop networks and support systems outside of their family, friends and school bubble, thus increasing their confidence and self-esteem. Clients are able to recognise signs of poor mental health through psychoeducation workshops and are empowered to seek support for themselves and those in their social network.

#### **Being Creative with Hive:**

Roshni Ghar has been working with Hive for a number of years through the use of art in wellbeing. Staff from Hive deliver wellbeing sessions using an artistic and creative approach. Many clients find that art therapy helps them to express their feelings and thoughts which they may otherwise find difficult to talk about. Staff from Hive are brilliant in supporting clients to explore and process their emotions when engaging in creative and therapeutic activities. By using a holistic approach, Hive is able to engage with clients with acute mental ill health in a way that may not be possible. Clients are able to talk about their difficulties and traumas they have experienced which have impacted their mental health.

We are extremely grateful to Hive for their support. They have helped many vulnerable and marginalised women to explore their emotional has shown that expressive arts have a positive impact on our mental health.

#### **A focus on physical wellbeing:**

Staff at Roshni Ghar are trained to lead on Walks to promote wellbeing, giving clients the opportunity to participate in walking for health and managing their overall wellness.

We also facilitate seated exercise sessions for clients with poor physical health and mobility, enabling them to partake in gentle movement whilst creating social networks. Clients have also participated in Tai Chi, Yoga and other forms of wellness sessions to support their overall wellbeing.

#### **In-Reach Services:**

The In-reach Support Service is a drop-in service offering 1:1 emotional support to female (South Asian) inpatients sectioned under the Mental Health Act and admitted to the Heather Ward (psychiatric unit) at the Airedale General Hospital. This support service has been running for many years and is valued with positive feedback from both clients and staff at the Heather Ward. To ensure continuity of care we support women in the community post-discharge from the Psychiatric unit by working closely with staff from the community mental health team. We carry out joint home visits and do regular follow up with the clients CPN. This partnership helps improve communication, identify barriers and improve access into mainstream services for women from predominantly South Asian communities.

#### **Outreach Session at other Settings:**

We facilitate support groups in different settings within the locality to improve access to services. Sessions take place at Keighley library, Bradford City library, Gillington Morrisons community room, Keighley Morrisons community room as well as the Gillington community centre, and the Leeds Road Gurdwara.

#### **Culturally Sensitive Counselling Service:**

##### **1:1 counselling with a therapist:**

Roshni Ghar's culturally adapted counselling service is tailored to meet the expressed needs of South Asian females and males living in Keighley and Bradford. Particularly those who struggle to access mainstream services due to languages and cultural barriers.

Roshni Ghar has 4 female and 1 male therapist offering a range of integrated therapies. All the Counsellors are registered with the British Association for Counselling and Psychotherapy (BACP) and work to their ethical standards with an emphasis on cultural competency. Roshni Ghar staff have worked tirelessly with the therapists to develop a counselling model that is delivered in a client centred approach with special consideration to the religious and cultural needs of the clients. Counsellors receive regular professional clinical and management supervision as part of their professional development.

## **Roshni Ghar**

### **Trustees' report (continued) for the year ended 31 March 2023**

Following the initial 6 weeks with their named keyworker, if it is identified that a client will require further interventions, including counselling, then a referral is made to the in-house culturally adapted counselling service for the client to receive either group or 1:1 counselling. Clients receive 1:1 and/or group counselling from therapists who are fluent in Urdu, English, Bangla and Punjabi, allowing clients to converse in their preferred spoken language. This reduces the need for interpreters leading to better outcome for the clients. Sessions are available face to face, online and/or over the telephone.

Clients are offered a minimum of 6 counselling sessions. However, after the first consultation with the counsellor, if it is deemed that the client may benefit from additional sessions, then 4 extra sessions are approved and paid for by Roshni Ghar. The therapist and client agree on therapeutic goals for therapy and work is done each week to help clients achieve their agreed goals. The Core 10. progressing measuring tools are used as part of the assessment process at the start and end of the therapy.

From April 2022 to March 2023, 115 clients were supported, of which 95 were females and 20 were males. From these, 65 clients were referred from Keighley and 50 from Bradford. A total of 1051 counselling sessions were offered to clients.

#### **Group counselling:**

In addition to the 1:1 counselling, the counselling service offers group therapy workshops that take place over 6-8 weeks. Each weekly session is for 2 hours, covering a range of mental health and wellbeing topics.

The following topics have been explored: Anxiety and Depression, Learned Helplessness, Abuse and Behavioural Change, Bereavement, Grief and Loss, Movement Therapy, and Healthy Relationships. Sessions were contextually relevant to the client's experiences, which enabled clients to openly discuss and share their worries, resulting in better outcomes. Clients learnt coping strategies to help manage their mental health long term.

8 Group Therapy Workshops were delivered: 6 in Keighley and 2 in Bradford. In total 97 clients have accessed the workshops.

The group therapy sessions are designed and delivered using a person-centred approach by a trained psychotherapist supported by Roshni Ghar staff. The sessions have covered different topics such as bereavement, grief and loss, learned helplessness, and behavioural change.

The sessions focus on identifying and changing inaccurate or distorted thinking patterns, responses and behaviours and provides psychoeducation focusing on educating clients about their mental health issues and ways of coping. The sessions are delivered in the client's spoken language with special consideration to religious and cultural needs. The setting is accessible and supportive and has created a safe space for clients to openly share and discuss their issues.

The group therapy sessions have helped clients receive support and encouragement from other members within the group and has allowed them to recognise that others are going through similar experiences which has enabled them to feel less alone. They have found the sessions and information extremely useful and being able to openly discuss their issues in a safe space without the fear of being judged has been immensely beneficial.

Feedback from clients has been positive, stating that as a result of the counselling, they feel better equipped to manage their mental health with healthier coping strategies. By having insight and information they can improve their overall mental health and wellbeing.

:

## **Roshni Ghar**

### **Trustees' report (continued) for the year ended 31 March 2023**

The following feedback was received from clients who have accessed the culturally sensitive counselling service

'I feel understood and supported with my cultural needs.'

'The sessions helped me identify coping mechanisms. I have found ways to help me deal with my phone anxiety and stress such as looking at the positives of the situation and possible outcomes.'

'Really good to have this counselling service for the South Asian community. In comparison to my work placed therapy, this has been of greater benefit, and I have got more out of this than that. Understood both culturally and non-culturally- this makes quite a difference. I wasn't sure at first about it. I thought it would be one-sided mentality, but it wasn't. Therapist was knowledgeable.'

'The therapist understood my culture and values. I could speak in my mother tongue and therapist understood my family dynamic.'

'I liked my therapist, and she helped me to deal with my mental health. It was nice to speak to my therapist in my spoken language and who offered me a safe and confidential space.'

'This is my first ever experience of therapy and I found this extremely useful. I wish I had this opportunity before. I want to thank my therapist and Roshni Ghar for their support.'

#### **Commitment to tackling Inequalities:**

It is widely recognised that loneliness, stress, poverty and inequalities impact both mental and physical health in profound ways, resulting in poorer outcomes for individuals.

At Roshni Ghar, we do not just focus on the presenting issues but on the person as a whole and how best we can assist them to reduce some of these pressures.

We try our utmost to support the most marginalised members of society who may otherwise be overlooked by mainstream services. This ensures clients feel listened to, heard, involved and informed about what is available to them.

We equip individuals with the relevant skills, information and knowledge needed to help them effectively manage their wellbeing. The essence of our Roshni Ghar's work is to help clients create a support network around them and someone they can turn to when they are feeling vulnerable.

We also support individuals with no family or relatives to turn to for help or support, often living on their own and struggling to access services, which can have detrimental effects on their wellbeing.

#### **Food Poverty:**

To alleviate some pressure of food poverty, Roshni Ghar operates a Community Fridge scheme which collects unsold surplus food from the local supermarkets to distribute to those in most need. We recognise the stigma and cultural shame service-users may experience when seeking food provision among predominantly South Asian communities. To maintain their dignity, clients can collect food from either Roshni Ghar or from the community fridge, whichever option they feel most comfortable with. Having access to food is fundamental to our health and wellbeing, therefore, the scheme is accessible to the whole community.

In addition to the Community Fridge scheme, we work with partner organisations to provide culturally appropriate food parcels to some of the most vulnerable members of the local community, living in some of most deprived parts of the district. We strive at Roshni Ghar to address the underlying causes of mental ill health faced by many of our clients.

## Roshni Ghar

### Trustees' report (continued) for the year ended 31 March 2023

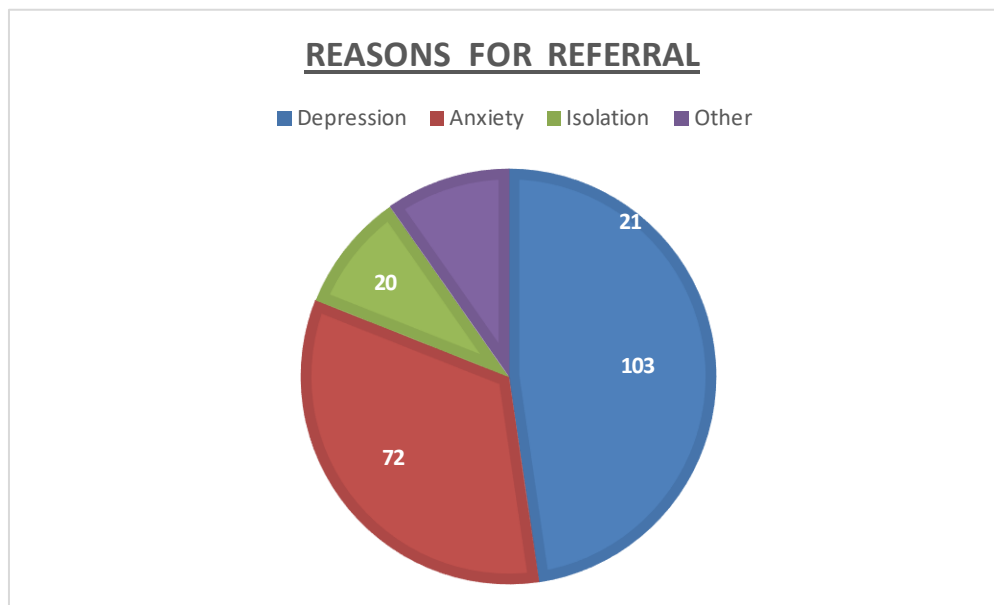
Roshni Ghar hosts an annual Community Iftar event during Ramadan for service users who live on their own, as well as those most impacted by the cost-of-living crisis. This year we had over 100 service users attending the event with their dependent children. For many, it was an opportunity to socialise with other adults and not have to worry about the cost of preparing a meal for themselves and their dependent children or spending yet another evening without any adult conversation.

We are thankful to the local businesses who continue to support Roshni Ghar with this much needed event each year.

#### **SUCCESS STORIES:**

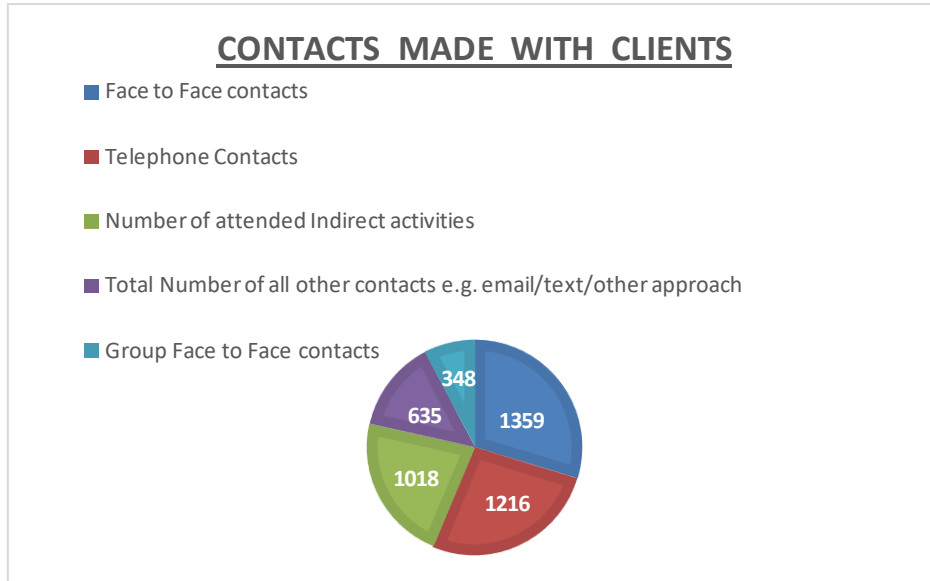
As a result of successfully providing culturally adapted services in Keighley for many years, we have extended the service provision to Bradford. This has enabled more individuals to access support from Roshni Ghar, thereby helping to reduce barriers to services by offering culturally appropriate localised support to individuals across the district. We pride ourselves in being accessible and adaptable by having the voice of the service users at the heart of everything we do at Roshni Ghar; ensuring our services are appropriate and person centred; we believe this is key to the organisation's success.

We strive to provide the best possible support to some of the most vulnerable members of society who experience systemic barriers to services. In order to achieve the best possible outcomes for clients, we work hard to build rapport, trust, value service user feedback and offer holistic and responsive support closer to people's home.



## Roshni Ghar

### Trustees' report (continued) for the year ended 31 March 2023



#### **Adopting a hybrid approach to wellbeing:**

The service has been adapted to adopt hybrid working practices to enable us to provide face to face, virtual and telephone support to clients to meet their expressed needs.

Roshni Ghar runs several mental health and wellbeing support groups across Keighley and Bradford.

Following the 6 weekly 1:1

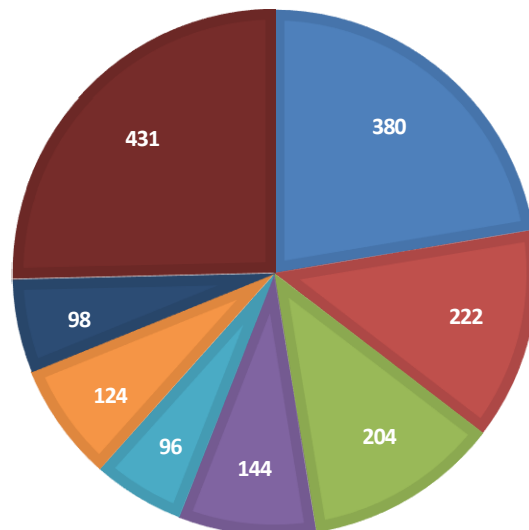
sessions, clients are encouraged to attend weekly wellbeing support groups, as part of their ongoing recovery and to promote positive wellbeing. Clients are supported to manage their wellbeing through selfcare, with a focus on relapse prevention

## Roshni Ghar

### Trustees' report (continued) for the year ended 31 March 2023

#### SERVICE INFORMATION

- Total number of unique people worked with this quarter across all activities
- Total number of people that have been referred to Roshni Ghar this reporting period
- Total number of people that have been referred to Roshni Ghar for the first time during this reporting period
- Total number of people referred elsewhere
- Total number of people that have accessed Roshni Ghar for the first time during this reporting period (Face to Face)
- Total number of people that have accessed Roshni Ghar for the first time during this reporting period (Telephone)
- Total number of people that have accessed Roshni Ghar for the first time during this reporting period (Indirect Activities)
- Total number of active cases during the quarter



#### Collaborative Work:

We understand the importance and benefits of working in partnership with other organisations in offering a range of specialist services to clients which we cannot deliver on our own. We work with several local organisations in providing a range of services such as the welfare benefits advice service, creative arts therapy, physical wellbeing interventions such as Tai Chi, Cook and Eat sessions and ESOL.

## **Roshni Ghar**

### **Trustees' report (continued) for the year ended 31 March 2023**

#### **Students/volunteers:**

Roshni Ghar has been working with the University of Bradford and Bradford College for several years in providing placements for students; to gain work experience and preparing a future workforce.

We have a pool of wonderful and committed volunteers who are key members of the Roshni Ghar team, without their invaluable help, support and dedication we could not offer many of the supplementary services to our clients. We thank each and every one of them for all their help.

#### **Financial review**

The net income for the year was £85,554, including net deficit of £3,116 on unrestricted funds and net income of £88,670 on restricted funds, after transfers.

Roshni Ghar is commissioned by Bradford District Metropolitan Council, NHS Bradford District and Craven Clinical Commissioning Group, Bradford District Care NHS Trust and Sharing Voices. The organisation also received funding from the Racial Equality Network, Bradford District Metropolitan Council and Hubbub Foundation UK.

At the time of signing these accounts the charity has continued to be impacted by the global Covid-19 virus. The trustees have reassessed the charity's ability to continue for at least 12 months from the date that the accounts are approved and conclude that no material uncertainties exist that cast significant doubt on the charity's ability to continue as a going concern.

#### **Reserves policy**

The charity's free reserves, excluding fixed assets, at the year end were £148,490.

The trustees aim to maintain sufficient reserve funds for Roshni Ghar to cover 3-6 months operating expenditure, which based on budgeted 2023/2024 expenditure equates to reserves of between £80,000 and £160,000.

#### **FUNDING:**

Roshni Ghar is commissioned by the Integrated Care Board (formerly Clinical commission group), Bradford District Care Trust and Bradford Metropolitan District Council. We received smaller grants from the Awards4All, PCN, Halsa Wellbeing as well as donations from individuals.

#### **Premises:**

Roshni Ghar premises underwent a much-needed transformation, the refurb work started in December 2022 which included the installation of an accessible toilet, the creation of a small office, updating the electrics and the installation of a kitchenette.

#### **Contact Information:**

Address: Roshni Ghar, 13 Scott Street, Keighley, BD21 2JH

Contact telephone number: 01535 609927

Email: [info@roshnighar.org.uk](mailto:info@roshnighar.org.uk)

**CHARITY NUMBER: 1078859**

**COMPANY NUMBER 3819825**

## **Roshni Ghar**

### **Trustees' report (continued) for the year ended 31 March 2023**

#### **Statement of trustees' responsibilities**

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees report and the financial statements in accordance with the applicable law and UK Accounting Standards.

Company law requires the trustees to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. 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.

prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS102)), and in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Signed on behalf of the board of trustees on

Dr Fameeda Ansari (Trustee)

.....

## **Roshni Ghar**

### **Independent examiner's report to the trustees of Roshni Ghar**

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2023, which are set out on pages 15 to 23.

#### **Responsibilities and basis of report**

As the charity's trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

DF Pollitt FCCA

10 November 2023

#### **Burrow & Crowe Accountants & Business Advisers Ltd**

Wharfebank House  
Wharfebank Mills  
Ilkley Road  
Otley  
LS21 3JP

## Roshni Ghar

### Statement of Financial Activities (including Income & Expenditure Account) For the Year Ended 31 March 2023

	Notes	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
<b>Incoming Resources from Charitable Activities</b>					
Grants and donations	2	3,500	55,559	59,059	183,490
Earned income	3	8,164	279,646	287,810	49,340
<b>TOTAL INCOMING RESOURCES</b>		<b>11,664</b>	<b>335,205</b>	<b>346,869</b>	<b>232,830</b>
<b>Resources Expended</b>					
Salaries and NI	4	12,541	144,954	157,495	121,979
Freelance staff and sub-contractors		1,209	38,130	39,339	-
Payroll Costs		799	-	799	1,350
Employment and HR Costs		1,978	433	2,411	1,919
Staff travel and expenses		422	296	718	57
Staff training and development		134	138	272	283
Client activities, resources and trips		(564)	1,941	1,377	33,359
Rent, rates and utilities		10,888	-	10,888	10,701
Repairs, maintenance and cleaning		3,008	25,533	28,541	924
Printing, stationery, phone and post		1,415	32	1,447	2,583
Independent examination		3,600	-	3,600	1,440
Finance and administration		1,142	109	1,251	919
Equipment, IT costs and furniture		4,908	1,039	5,947	2,399
Insurance		1,351	-	1,351	1,876
Other payments		548	88	636	657
Depreciation		797	-	797	1,856
Room hire costs		838	3,608	4,446	3,228
<b>TOTAL RESOURCES EXPENDED</b>		<b>45,014</b>	<b>216,301</b>	<b>261,315</b>	<b>185,530</b>
<b>NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS</b>					
		(33,350)	118,904	85,554	47,300
<b>Transfers between funds</b>					
		30,234	(30,234)	-	-
<b>Net movement in funds</b>					
		(3,116)	88,670	85,554	47,300
Total funds brought forward					
		153,456	214,986	368,442	321,142
<b>Total funds carried forward</b>					
		<b>150,340</b>	<b>303,656</b>	<b>453,996</b>	<b>368,442</b>

**Roshni Ghar**  
**Balance Sheet**  
**As at 31 March 2023**

		2023		2022	
	Notes	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible Assets	6		1,850		2,647
<b>CURRENT ASSETS</b>					
Debtors and prepayments	7	46,891		62,021	
Cash at bank and in hand		<u>415,219</u>		<u>306,184</u>	
		462,110		368,205	
<b>Creditors and accruals</b>	8	<u>9,964</u>		<u>2,410</u>	
<b>NET CURRENT ASSETS</b>			452,146		365,795
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>453,996</u>		<u>368,442</u>
<b>Creditors: Amounts due after one year</b>			-		-
<b>NET ASSETS</b>			<u>453,996</u>		<u>368,442</u>
<b>FUNDS</b>					
Unrestricted funds			150,340		153,456
Restricted funds	5		<u>303,656</u>		<u>214,986</u>
<b>TOTAL FUNDS</b>			<u>453,996</u>		<u>368,442</u>

For the year ending 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies

**Directors' (Trustees) responsibilities:**

- i) The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
- ii) The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- iii) These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

On behalf of the board

.....

Director

Date.....

**Registered Company Number: 3819825**

## **Roshni Ghar**

### **Notes to the Financial Statements For the Year Ended 31 March 2023**

#### **1. Accounting Policies**

##### **Basis of accounting**

The principal accounting policies which are adopted consistently in the preparation of the financial statements are set out below.

##### **Accounting convention and charitable status**

The accounts have been prepared under the historical cost convention and are in accordance with SORP FRS102 and applicable Accounting Standards and include the results of the company's operations described in the report of the board of management and all of which are continuing. The Company is a Registered Charity, No. 1078859. Exemption has been taken from preparing a cash flow statement as the company qualifies as a small company.

##### **Going concern**

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

##### **Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources. It is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

##### **Grants and donations**

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

##### **Expenditure and liabilities**

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

**Taxation**

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of these items to which it relates.

**Tangible fixed assets**

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight-line basis over their expected economic useful lives as follows

Furniture and equipment: over 4 years IT

equipment and database : over 4 years

**Pensions**

The company operates a defined contribution scheme for the benefits of its employees. The costs of contributions are recognised in the year they are payable.

## Roshni Ghar

### Notes to the Financial Statements (continued) For the Year Ended 31 March 2023

#### 1. Accounting policies continued

##### Fund accounting

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

Restricted funds are subjected to restrictions on their expenditure imposed by the donor through the terms of an appeal.

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

#### 2. Grant income and Donations

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
NHS Bradford District and Craven CCG	-	-	-	114,373
Bradford Metropolitan District Council (BMDC)	-	34,014	34,014	40,900
Sharing Voices	-	-	-	18,047
Race Equality Network	-	-	-	1,610
Neighbourly Foundation	-	-	-	3,600
Hubbub Foundation UK	-	-	-	3,000
National Lottery Awards for All	-	8,500	8,500	-
Bradford District Care NHS Trust	-	-	-	-
Tudor Trust	-	-	-	-
Coop Community Fund	-	-	-	914
Keighley Pathways	-	7,500	7,500	-
Keighley healthy living, Community mental health transformation	-	5,335	5,335	-
BMDC community buildings grant	2,500	-	2,500	-
Donations	1,000	210	1,210	1,046
<b>Total Grant income</b>	<b>3,500</b>	<b>55,559</b>	<b>59,059</b>	<b>183,490</b>

#### 3. Earned income

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Service level agreements	8,164	279,646	287,810	41,377
Fee income and room hire	-	-	-	7,403
Student placements	-	-	-	560
<b>Total Earned income</b>	<b>8,164</b>	<b>279,646</b>	<b>287,810</b>	<b>49,340</b>

#### 4. Staff costs and numbers

	2023 £	2022 £
Gross Salaries	145,662	116,262
Social security costs	10,973	7,610
Employment allowance	(5,000)	(4,000)
Pensions	5,860	2,107
	<u>157,495</u>	<u>121,979</u>

The average number of employees during the year was 8.8, being an average of 6.16 full time equivalent (2022 : 7.2, 4.4 FTE). There were no employees with emoluments over £60,000.

	2023 £	2022 £
Defined contribution pension scheme		
Costs of the scheme to the charity for the year	<u>5,860</u>	<u>2,107</u>

## Roshni Ghar

### Notes to the Financial Statements (continued)

For the Year Ended 31 March 2023

#### 5. Restricted funds

	Balance B/fwd £	Incoming £	Outgoing £	Transfers £	Balance C/fwd £
Tudor Trust - Staffing	846	-	-	(846)	-
Tudor Trust - Wellbeing	1,302	-	-	(1,302)	-
NHS Bradford District CCG	5,070	247,669	64,766	(20,709)	167,264
BMDC Mental Health	15,550	34,124	41,851	(4,061)	3,762
National Lottery Awards for All	-	8,500	1,614	-	6,886
Buildings Fund	25,000	-	25,533	533	-
BDCT Reducing Inequalities	97,935	-	19,142	-	78,793
BMDC Needs Assessment	6,000	-	3,885	-	2,115
CCG BAME Carer's Project	59,373	-	22,633	-	36,740
Sainsbury's Eat Better	3,600	-	242	-	3,358
Coop Community Fund	310	-	310	-	-
Keighley Pathways	-	7,500	7,500	-	-
Keighley healthy living,					
Community mental health transformation	-	5,335	1,859	-	3,476
Bradford District Care Trust	-	32,077	26,966	(3,849)	1,262
<b>Total Charitable expenditure</b>	<b>214,986</b>	<b>335,205</b>	<b>216,301</b>	<b>(30,234)</b>	<b>303,656</b>

Tudor Trust - Staffing

To support Mental Health Support Workers costs.

Tudor Trust - Wellbeing

To support the wellbeing of staff and volunteers.

NHS Bradford District CCG

For the provision of culturally appropriate support for South Asian women.

BMDC Mental Health

The transfer relates to a contribution towards overhead costs

To support adult South Asian women with their mental health.

National Lottery Awards for All

The transfer relates to a contribution towards overhead costs

For physical wellbeing activities for South Asian women with mental ill health.

Buildings Fund

To support planned refurbishment costs of the charity's premises.

BDCT Reducing Inequalities

BMDC Needs Assessment

For the provision of therapeutic support for people from a minority ethnic background.

Towards the cost of consultation and mental health activity in the Stockbridge area in Keighley and to develop links in Cliffe Castle.

CCG BAME Carer's Project

Supporting BAME carers of people with dementia across Bradford and Airedale.

Sainsbury's Eat Better

Towards healthy eating provision for service users.

Coop Community Fund

To fund activities and resources for support groups.

## Roshni Ghar

### Notes to the Financial Statements (continued) For the Year Ended 31 March 2023

#### 6. Tangible Assets

	Freehold Land & Property £	Fixtures, fittings & equipment £	Total £
<b>Cost</b>			
As at 1 April 2022	3,872	5,350	9,222
Additions	-	-	-
Disposals	-	-	-
As at 31 March 2023	<u>3,872</u>	<u>5,350</u>	<u>9,222</u>
<b>Depreciation</b>			
As at 1 April 2022	3,377	3,198	6,575
Charge for the year	165	632	797
On disposals	-	-	-
As at 31 March 2023	<u>3,542</u>	<u>3,830</u>	<u>7,372</u>
<b>Net Book Value</b>			
As at 31 March 2023	<u>330</u>	<u>1,520</u>	<u>1,850</u>
As at 31 March 2022	<u>495</u>	<u>2,152</u>	<u>2,647</u>

#### 7. Debtors

	2023 £	2022 £
Trade debtors	46,891	23,836
Other debtors	-	36,792
Prepayments	-	1,393
	<u>46,891</u>	<u>62,021</u>

#### 8. Creditors: Amounts due within one year

	2023 £	2022 £
Trade creditors	-	670
Other creditors	6,364	-
Accruals	3,600	1,740
	<u>9,964</u>	<u>2,410</u>

## **Roshni Ghar**

### **Notes to the Financial Statements (continued)**

**For the Year Ended 31 March 2023**

#### **9. Related party transactions**

##### **Trustee expenses**

No Trustee received any expenses during this year of the previous year.

##### **Trustee remuneration and benefits**

No trustee received any remuneration or benefit during this or the previous year.

##### **Remuneration and benefits received by key management personnel**

The key management personnel of the charity include the trustees and the Chief Officer. The total employee benefits received were £36,108 (previous year : £33,362)

No trustee received any remuneration or benefit in this capacity during this or the previous year.

## Roshni Ghar

### Statement of Financial Activities (including Income & Expenditure Account)

For the Year Ended 31 March 2023

	Unrestricted Funds 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2023 £	Restricted Funds 2022 £	Total Funds 2023 £	Total Funds 2022 £
<b>Income</b>						
Grants and donations	3,500	5,764	55,559	177,726	59,059	183,490
Service level agreements	8,164	41,377	279,646	-	287,810	41,377
Fee income and room hire	-	7,403	-	-	-	7,403
Student placements	-	560	-	-	-	560
<b>TOTAL INCOMING RESOURCES</b>	<b>11,664</b>	<b>55,104</b>	<b>335,205</b>	<b>177,726</b>	<b>346,869</b>	<b>232,830</b>
<b>Resources Expended</b>						
Salaries and NI	12,541	21,769	144,954	100,210	157,495	121,979
Freelance Staff and sub-contractors	1,209	-	38,130	-	39,339	-
Payroll Costs	799	1,200	-	150	799	1,350
Employment and HR Costs	1,978	1,919	433	-	2,411	1,919
Staff travel and expenses	422	55	296	2	718	57
Staff training and development	134	283	138	-	272	283
Client activities, resources and trips	(564)	4,705	1,941	28,654	1,377	33,359
Rent, rates and utilities	10,888	8,201	-	2,500	10,888	10,701
Repairs, maintenance and cleaning	3,008	922	25,533	2	28,541	924
Printing, stationery, phone and post	1,415	2,408	32	175	1,447	2,583
Independent examination	3,600	1,440	-	-	3,600	1,440
Finance and administration	1,142	919	109	-	1,251	919
Equipment, IT costs and furniture	4,908	2,285	1,039	114	5,947	2,399
Insurance	1,351	1,876	-	-	1,351	1,876
Other payments	548	497	88	160	636	657
Depreciation	797	1,856	-	-	797	1,856
Room hire costs	838	89	3,608	3,139	4,446	3,228
<b>TOTAL RESOURCES EXPENDED</b>	<b>45,014</b>	<b>50,424</b>	<b>216,301</b>	<b>135,106</b>	<b>261,315</b>	<b>185,530</b>
<b>NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS</b>	<b>(33,350)</b>	<b>4,680</b>	<b>118,904</b>	<b>42,620</b>	<b>85,554</b>	<b>47,300</b>
<b>Transfers between funds</b>	<b>30,234</b>	<b>23,097</b>	<b>(30,234)</b>	<b>(23,097)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>	<b>(3,116)</b>	<b>27,777</b>	<b>88,670</b>	<b>19,523</b>	<b>85,554</b>	<b>47,300</b>
Total funds brought forward	153,456	125,679	214,986	195,463	368,442	321,142
<b>Total funds carried forward</b>	<b>150,340</b>	<b>153,456</b>	<b>303,656</b>	<b>214,986</b>	<b>453,996</b>	<b>368,442</b>

**ROSHNI GHAR**

England & Wales - Charity number 1078859

---

# Accounts

---

# **Roshni Ghar**

Charity number 1078859

A company limited by guarantee number 03819825

## **Annual Report and Financial Statements**

**for the year ended 31 March 2022**



West Yorkshire Community Accounting Service

**Annual Report and Financial Statements  
for the year ended 31 March 2022**

<b>Contents</b>	<b>Page</b>
Trustees' report	2 to 14
Examiner's report	15
Statement of financial activities	16
Balance sheet	17
Notes to the accounts	18 to 23

**Prepared by West Yorkshire Community Accountancy Service CIO**

# Roshni Ghar

## Trustees' report for the year ended 31 March 2022

### Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

<b>Name</b>	<b>Position</b>	<b>Dates</b>
Dr Fameeda Ansari	Chair	
Javaid Akhtar	Treasurer	
Mollie Shutt	Vice Chair	
Catherine Rowen	Secretary	
Roy Williams		
Juber Ali		
Yasmin Qadeer	Client representative	
Councillor Fozia Shaheen		

<b>Charity number</b>	1078859	Registered in England and Wales
<b>Company number</b>	03819825	Registered in England and Wales

<b>Registered and principal address</b>	<b>Bankers</b>
13 Scott Street	Yorkshire Bank
Keighley	73 North Street
BD21 2JH	Keighley
	BD21 3SD

### Independent examiner

Rhys North ACA

### West Yorkshire Community Accountancy Service CIO

Stringer House  
34 Lupton Street  
Leeds  
LS10 2QW

### Structure, governance and management

The charity is a company limited by guarantee and was formed on 5th August 1999. It is governed by a memorandum and articles of association, as amended by special resolution on 15th November 2013. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £1.

### Method of recruitment and appointment of trustees

The trustees of the charity are also the directors for the purposes of company law. New trustees are recruited and co-opted onto the Board by the existing trustees. The trustees have an ongoing commitment to seeking out individuals who could strengthen the Board and bring complementary skills to the team. All trustees provide this service voluntarily. Any expenses that are reclaimed by trustees from the organisation are set out in note 9 to the accounts.

### Induction and training of directors and trustees

The induction programme for new trustees includes a formal briefing session with the manager of the organisation. An induction pack is provided for the trustees to further their knowledge on the rules and regulations of the organisation as well as its aims. Ongoing training is provided to help trustees carry out their role to the best of their abilities. External training courses are arranged as and when it is necessary to ensure the trustees are familiar with any new developments affecting their role and responsibilities as trustees.

# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2022

### Risk Assessment

The trustees have continued to assess and consider risks facing the organisation, both on a general basis and relating to developments concerning operational and funding matters.

The major ongoing areas of risk continue to be funding and the safety of staff as they carry out their duties both on the organisation's premises and elsewhere. Emphasis continues to be placed on following good practice when dealing with clients and the general public, both to preserve confidentiality, dignity and the personal well-being of all individuals that this may concern.

### Objectives and activities

#### The charity's objects

To promote the benefit of women of Asian origin in the Bradford metropolitan district and its environs who are suffering or who have suffered from mental health problems in particular but not exclusively by the provision of counselling, care services, therapeutic work and recreational activities.

#### Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit.

#### Achievements and performance

Roshni - rosh-nee - noun meaning light, source of energy.

Ghar - gh'urr - noun meaning home, place of safety.

#### Roshni Ghar Mission Statement

We provide culturally appropriate and responsive mental health and wellbeing services for adult South Asian women living with mental ill health and those vulnerable to mental illness in the Keighley area.

Roshni Ghar is an organisation that works on the premise of empowering women with choices, opportunities, and skills to maximize their potential. Providing a safe, confidential, non-judgmental, and supportive environment for women to address issues that impact their mental health and well-being.

Roshni Ghar develops its services in consultation with service users who access our services. Therefore, our services are designed to meet the expressed needs of the women we support.

#### Objectives

The Organisation's aim is to provide mental health and wellbeing support services for predominantly young and adult South Asian women with a diagnosis of mental ill health. The organisation adopts a holistic approach to promoting positive mental health and wellbeing with a particular focus on providing culturally appropriate support in a number of ways. This includes reducing barriers to accessing services and empowering clients to make their own decisions about the support they would like to receive and offering these choices to the wider community. The organisation follows these objectives:

- To help women manage crisis situations by providing support and equipping them with effective coping skills and service information
- To provide a safe space for women to explore issues relevant to their well-being and development and prevent crisis reactions by equipping them with effective coping skills and service information
- To provide culturally and spiritually sensitive support for South Asian women experiencing mental and emotional distress
- To promote a better understanding of mental distress and develop appropriate coping mechanisms
- To empower Asian women to engage more responsively to mainstream services where they may experience barriers
- To increase the awareness and choice of available services and improved pathways into those services
- To promote an active service user voice in service development
- To create accessible information for South Asian women.
- To provide alternative treatment options
- To provide and promote social inclusion and access to opportunities available to BAME young and adult South Asian women
- To provide and promote access to educational and vocational opportunities.

# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2022

### Achievements and performance continued

#### 1:1 Counselling

Before the 1:1 sessions begin, an initial assessment is conducted to understand the issues clients face (i.e. any potential financial, domestic, bereavement, and/or employment stressors) and how Roshni Ghar can better support them. Clients then receive 6 weekly 1:1 support sessions where they can explore issues impacting their mental health in a safe, supportive, and non-judgemental setting. There is no limit to what can be discussed and as the sessions are client-led and happen at a pace the client is comfortable with.

Between April 2021 – March 2022, Roshni Ghar supported 437 adult and young women with their mental health and wellbeing needs; of these 321 were provided 1:1 support with their mental ill health and during times of crisis. A total of 3655 sessions of 1:1 support were provided.

Roshni Ghar received 171 new referrals.

After the 1:1 support, clients are encouraged to attend weekly wellbeing support groups, as part of their ongoing recovery and to promote positive wellbeing, clients are encouraged to manage their wellbeing through selfcare, with a focus on relapse prevention.

#### Support Groups

##### Umeed (Hope) Group

Umeed (Hope) group consists of support for clients with acute mental ill health needs, who are under secondary care services. This small group offers structured therapeutic activities and support, designed to meet the needs of each individual client due to their acute mental ill health needs. This group provides a quiet atmosphere for individuals who struggle with busy and noisy environments due to acute mental ill health. We work closely with primary and secondary care services to support women at their most vulnerable.

##### Being Creative with Hive

The organisation Hive has been working in partnership with Roshni Ghar for several years and has supported the Umeed Group with the delivery of arts and crafts sessions, these were greatly received by service users.



# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2022

### Achievements and performance continued



### In-Reach Services

The In-reach Support Service is a drop-in service offering 1:1 emotional support to female (South Asian) inpatients sectioned under the Mental Health Act and admitted to the Heather Ward (psychiatric unit) at the Airedale General Hospital. This support service has been running for 6 years and is valued with positive feedback from both clients and staff at the Heather Ward. To ensure continuity of care we support women in the community post-discharge from the Psychiatric unit. We work closely with staff from Community Mental Health Team at Meridian House (Bradford District Care Trust) and other specialist mental health teams. When a referral comes through from their service, we carry out joint home visits and do regular follow up with the clients CPN. This partnership helps improve communication, identify barriers, and improve access in to mainstream services for women from predominantly South Asian communities.

### Carer wellbeing group

Carers often neglect their own health and wellbeing as they are focused and busy caring for others. Roshni Ghar's Carer's Wellbeing Group was developed as the service recognised that it is important for carers to look after their own health (both physical and emotional) and to make time for themselves. The group is user-led and is facilitated by Roshni Ghar support workers who are carers themselves or have lived experiences of caring responsibilities.

The Carer's Wellbeing Group meets on a fortnightly basis at the request of the carers. It is an opportunity for carers to connect with others in a similar situation, whilst accessing support for their own mental health and wellbeing needs. The group provides carers a safe and non-judgemental environment to offload and seek advice on issues relevant to them and build a network of support for themselves.

Caring for a loved with additional needs can be very isolating, and the Carer's Wellbeing Group meets regularly where carers can regularly meet one another, gain support, gather information as well as have time away from their daily caring roles. The group has enjoyed taking part in Tai Chi, mindful walks, beauty courses, 'Create and Connect' art sessions and much more. Getting involved in something different has helped the carers stay well both physically and mentally. The Roshni Ghar Carer's Group also runs day trips to places of interest such as the escape room and Bolton Abbey.

Feedback from Carers:

*'This group was needed in the community. I can feel alone when caring for my son and coming to the group helps me receive peer support, engage in activities to take my mind off my caring responsibilities and receive useful information'.*

*'I make sure I take the time to attend the group. It is the one place where I feel accepted and not pitied and judged'.*

# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2022

### Achievements and performance continued

#### Gup Shup (Chit Chat) Group

Due to many clients having underlying health conditions, some members of the group met virtually through WhatsApp on a weekly basis. Many of the clients accessing this support group have multiple health conditions and were having to shield for long periods of time. The safest way to offer support was through virtual means, WhatsApp being the preferred method for many clients. Other clients accessed face to face support whilst maintaining social distancing and wearing face coverings for their safety.

It was important for clients to keep busy and interact with others to reduce social isolation and maintain good mental health. The group has continued face to face sessions in the community since restrictions have been lifted and is running successfully. The sessions are led by the WEA (Workers' Educational Association) which is a charity dedicated to bringing high-quality, professional education into the heart of communities and provide a qualified tutor who delivers the sessions with the support of RG staff. Service users have been involved in the planning of the sessions and have been consulted on what they would like to try. Service users with underling health conditions continue to participate in the face-to-face sessions on a regular basis which has contributed to supporting and improving their health and wellbeing.



# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2022

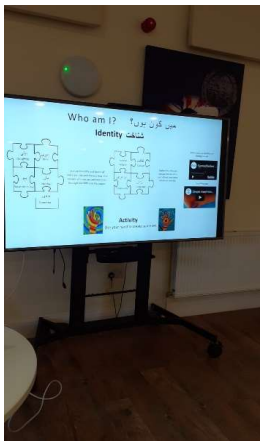
### Achievements and performance continued

#### Dekh Bhal (Staying Well) Support Group

The Dekh Bhal support group runs every Wednesday from 13:00-15:00, the word 'Dekh Bhal' Translates to 'look after'. The group is catered for women who are towards the end of their twelve-month wellness plan. The group's focus is to:

- Provide a safe space for elderly South Asian women who have a mental and physical health diagnosis or are at risk of developing these.
- Support elderly South Asian women who are at risk of social isolation.
- Allow elderly South Asian women to explore issues relating to their mental health in a non-judgemental environment.
- Encourage women to engage in activities that promote positive wellbeing and independence.
- Encourage women to develop support networks outside the service.
- Improve mental health and wellbeing.
- Equip South Asian women with a better understanding of how mental health conditions can be managed aside from medication.
- Awaken interests.

The ladies report they have benefited from this group.



#### WhatsApp Support Group

The exercise group started through the lockdown for service users who wanted some sort of normality and motivation to keep active and healthy and it has continued. The sessions are led by a qualified instructor and has adjusted the session to meet the needs of the service users. As there was a demand for the group two 1hr groups were set up and gave the women an opportunity to attend the sessions.

The sessions are still taking place service users who have mobility problems have continued to participate in the sessions on video call and have commented that it has improved their health and wellbeing.

Service user comment RA "I like attending, the Tutor is good, and she talks us through the exercise".

NH "I would like to continue WhatsApp as I enjoy the session, I find it difficult to attend face to face sessions due to mobility and health issues".

The WhatsApp group has 5-6 ladies on each group service users have attended regularly, due to easing of lockdown restrictions RG introduced face to face sessions to encourage service users back into the community settings as they were wanting face-to-face sessions RG decided to meet the needs of the service users and face-to-face group was set up which is taking place at the Civic Centre on a Wednesday afternoon through the Dekh Baal group which has a good attendance of 15+ service users.

# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2022

### Achievements and performance continued



### Young Girl's Group

Roshni Ghar's Young Girl's Group meets every Wednesday between 16:30-18:00 is regularly attended by young girls from the locality needing support with their mental health and wellbeing needs. Referrals are received from a variety of professionals in the health, education and social care sectors.

The group is planned in consultation with the girls who attend, and this group aims to:

- Provide young women with a safe non-judgemental environment to explore issues relating to their mental health.
- Encourage young women to engage in activities that promote physical and emotional wellbeing.
- Develop interpersonal skills through group work.
- Promote independence.
- Awaken Interests.
- Understanding mental health aside from cultural labels.
- Reduce isolation.
- Increase self-esteem and self- confidence.

Skills gained:

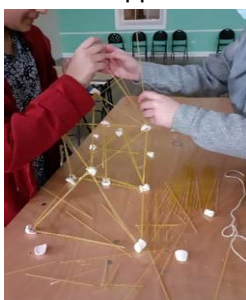
- Interpersonal skills.
- Confidence.
- Assertive.
- Self-management.

The purpose of the group is to empower young girls to have the confidence to look after their own mental and physical wellbeing, this is achieved via a series of activities such as: cooking, team building, creative writing, arts, and crafts as well as self-care activities.

The girl's report that the group has been beneficial to them in allowing them to develop networks and support systems outside of their family and school bubble, thus increasing their confidence and self-esteem.

Furthermore, we have personally seen the girls develop as the group has progressed. The girls have the confidence to manage their own wellbeing via a wellness toolkit which they have developed through the

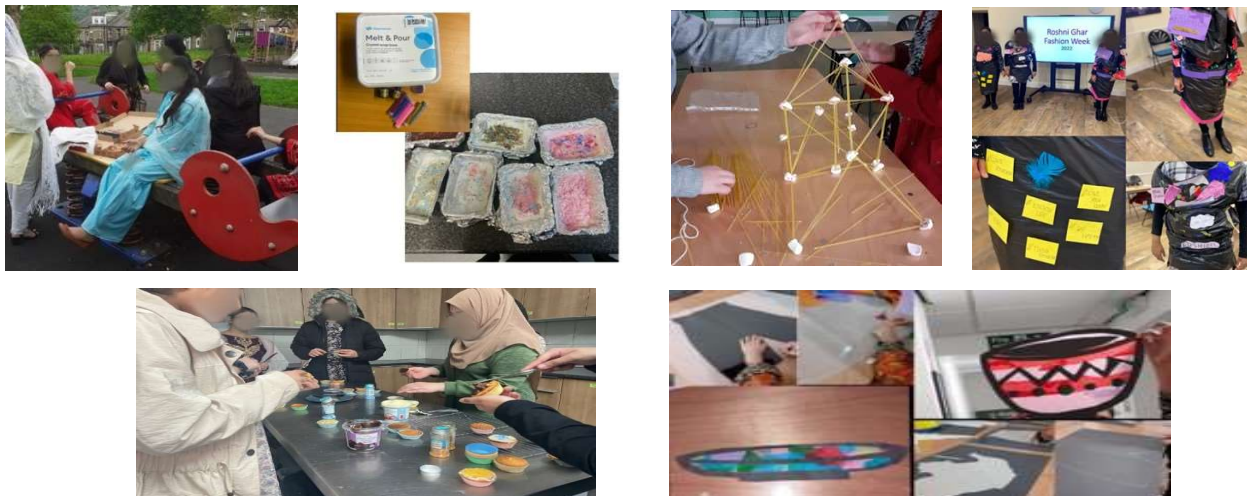
We have also delivered culturally appropriate mental health workshops to the young girls, empowering them to seek support for themselves and to recognise poor mental health among friends and family.



# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2022

### Achievements and performance continued



### Culturally Sensitive Counselling Support Service-Group therapy

Due to barriers in accessing appropriate counselling as highlighted by some of the women we support, Roshni Ghar developed a bespoke Culturally appropriate counselling service to meet the needs of its clients. The Culturally Sensitive Counselling Support Service involves both one-to-one counselling support and group therapy. From April 2021 – March 2022, 97 clients received 1:1 culturally appropriate counselling consisting of 670 sessions. The group therapy sessions are designed and delivered using a client-centred approach by a trained psychotherapist supported by Roshni Ghar staff. The sessions have covered different topics such as bereavement, grief and loss, learned helplessness, and behaviour change.

The sessions centre on identifying and changing inaccurate or distorted thinking patterns, responses and behaviours and provides psychoeducation focusing on educating clients about their mental health issues and ways of coping. The sessions are delivered in the client's spoken language with special consideration to religious and cultural needs. The setting is accessible and supportive and has created a safe space for clients to openly share and discuss their issues.

The therapy sessions have also helped clients receive support and encouragement from other members of the group and by participating in the group, this has allowed the members to see that others are going through similar experiences which has helped them to feel less alone. Feedback from clients has been positive and they have reported that they have learnt appropriate coping strategies to help manage their mental health and have found the sessions beneficial to their wellbeing.

### Collaborative Work

Roshni Ghar is part of the Wellness Collaborative scheme to help BDCT reduce their waiting time for people waiting for additional support. We have been working in partnership with Mind in Bradford who are leading on this work. Roshni Ghar has been supporting 4 clients. We have been making contact with them once a month to offer wellbeing support.

### Creative and Therapeutic Support in Partnership with Other Organisations

Roshni Ghar has been supported by Keighley Library to deliver arts and crafts sessions. The service users benefited from these sessions.



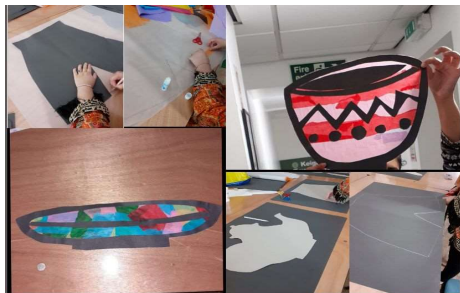
# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2022

### Achievements and performance continued

#### Keighley Creative

Keighley creative have supported the delivery of groups at Roshni Ghar, providing groups with the resources to create different pieces of art.



#### Outreach and Community Engagement Work

NHS delivered a culture and language appropriate diabetes workshop for service users who have diabetes. To broaden service users understanding of diabetes, management and how to live healthier lives.



#### Wellness Collaborative Project

Roshni Ghar is part of the Wellness Collaborative scheme to help BDCT reduce their waiting time for people waiting for additional support. We have been working in partnership with Mind in Bradford who are leading on this work. Roshni Ghar has been supporting 4 clients. We have been contacting them once a month to offer wellbeing support.

#### Carers Resources

Carers Resources has supported Roshni Ghar with delivery of information packs to predominantly South Asian carers.

#### Wider Commitments Tackling Health Inequalities

As part of our commitment to reducing technological inequalities, we have managed to secure 50 sim cards topped up with 20GB data for 6 months available to Roshni Ghar service users; particularly those impacted by poverty.



# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2022

### Achievements and performance continued

#### Well Together Walk Training: NHS

Service users expressed they would like to partake in more physical wellbeing activities. Following on from this feedback, two members of staff from Roshni Ghar took the initiative to attend Walk Leader Training with the NHS.

#### Community Fridge

Roshni Ghar recognises the stigma and cultural shame service-users may experience when seeking food provision among predominantly South Asian communities. As such, we have taken the initiative to address this inequality by setting up a community fridge scheme which will be accessible to the whole community.

#### Involvement in Service Development and Service Delivery

Roshni Ghar is actively involved in the development of services both within the VCS sector and NHS. Roshni Ghar provides service managers with better insight on how to make services more culturally appropriate.

#### Culturally Sensitive Counselling

In response to the overwhelming referrals we have received from men and boys in the community, we have opened our counselling service to men and boys; thus reducing gender barriers to seeking mental health support.

#### Outreach Session with other Settings

Roshni Ghar has hosted drop-in sessions at Keighley College. We have conducted engaging workshops where students and staff were given the opportunity to learn about potential triggers, mental health management, recognising stigma and barriers to seeking mental health support.

Both staff and students found this insightful, beneficial, and appreciated having the opportunity to have open discussions surrounding mental health and how young people could be better supported to manage their mental health.



#### Contact Information

Address: Roshni Ghar, 13 Scott Street, Keighley, BD21 2JH

Contact telephone number: 01535 609927

Email: [info@roshnighar.org.uk](mailto:info@roshnighar.org.uk)

# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2022

### Achievements and performance continued

#### Staff

Shamim Akhtar: Service Manager  
Zaba Yasin: Mental Health Worker & Psychological Wellbeing Lead  
Najma Ashraf: Mental health and Wellbeing Coordinator (Acute needs)  
Perveen Mahmood: Mental Health Support Worker  
Lili Moni: Mental Health Support Worker  
Aneesa Hussain: Young Women's Wellbeing Worker  
Aqeela Hussain: Mental Health Wellbeing Worker

#### What Staff have to say

"I enjoy working for an organisation in which service users are empowered to cultivate their own recovery with the emphasis on what matters to them."

"I am grateful to be part of an organisation that delivers its services in consultation with service users."

"It's great to be able to provide culturally appropriate support to women, who would not ordinarily access support."

"My role includes delivering psychoeducation workshops to young women who are often unaware on topics surrounding mental health. It is rewarding to see the young women benefit from these sessions and apply the self-help techniques to their everyday life."

"I am currently planning and delivering, support and short-term interventions to 3 support groups (Gup Shup facilitated by WEA organisation with approximately 15 clients attending) (Dekh Bhal, peer Support Group approximately 20 clients attending) (Umeed group High Needs) and setting up another support with group in Keighley (Well Together Walk)."

"I am a key worker to 31 clients (Bangla and English speaking) supporting them with mental health issues developing and maintaining therapeutic relationships who have experienced situations of emotional distress. I have been working with clients with learning difficulties, behaviours that challenge and mental health issues and autism. My clients have said they benefited from the group support and the 1:1 emotional support I have provided. I have been able to provide a flexible approach to my clients offering them short term interventions to enable my clients to be in control, make decisions and achieve what's important for them."

"I liaise with other organisations in the community to support our clients to improve their mental health. At the moment I am working on a project with my team in partnership with Keighley library (Create Connect Make) to organise a family fun day for the community in the library."

"My clients have provided positive feedback many times stating that they have benefited from high quality settings and have gained a better understanding of mental health conditions and have built resilience and recovered from specialist psychiatric counselling sessions they have received from our psychotherapist."

"I work with clients with high mental health needs offering 1:1 Emotional & wellbeing support. Within the consultations we focus on setting realistic and achievable goals to assist with their recovery and help better manage their mental health and wellbeing. We offer telephone, virtual support and home visits to those who are housebound due to the severity of their mental ill health."

# **Roshni Ghar**

## **Trustees' report (continued) for the year ended 31 March 2022**

### **Financial review**

The net income for the year was £47,300, including net income of £27,777 on unrestricted funds and net income of £19,523 on restricted funds, after transfers.

Roshni Ghar is commissioned by Bradford District Metropolitan Council, NHS Bradford District and Craven Clinical Commissioning Group, Bradford District Care NHS Trust and Sharing Voices. The organisation also received funding from the Racial Equality Network, Bradford District Metropolitan Council and Hubbub Foundation UK.

At the time of signing these accounts the charity has continued to be impacted by the global Covid-19 virus. The trustees have reassessed the charity's ability to continue for at least 12 months from the date that the accounts are approved and conclude that no material uncertainties exist that cast significant doubt on the charity's ability to continue as a going concern.

### **Reserves policy**

The charity's free reserves, excluding fixed assets, at the year end were £150,809.

The trustees aim to maintain sufficient reserve funds for Roshni Ghar to cover 3-6 months operating expenditure; which based on budgeted 2022/2023 expenditure equates to reserves of between £80,000 and £160,000.

# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2022

### Statement of trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees report and the financial statements in accordance with the applicable law and UK Accounting Standards.

Company law requires the trustees to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. 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;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS102)), and in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Signed on behalf of the board of trustees on .....

Signed: ..... (Trustee)

Name: .....

# Roshni Ghar

## Independent examiner's report to the trustees of Roshni Ghar

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2022, which are set out on pages 16 to 23.

### Responsibilities and basis of report

As the charity's trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: ..... Name: Rhys North ACA

Date: .....

### West Yorkshire Community Accountancy Service CIO

Stringer House  
34 Lupton Street  
Leeds  
LS10 2QW

# Roshni Ghar

## Statement of Financial Activities

(including summary income and expenditure account)

for the year ended 31 March 2022

	Notes	2022	2022	2022	2021
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		£	£	£	£
<b>Income from:</b>					
Grants and donations	(2)	5,764	177,726	183,490	240,250
Service level agreements		41,377	-	41,377	32,077
Fee income and room hire		7,403	-	7,403	3,929
Student placements		560	-	560	1,120
<b>Total income</b>		<b>55,104</b>	<b>177,726</b>	<b>232,830</b>	<b>277,376</b>
<b>Expenditure on:</b>					
Salaries and NI	(3)	21,769	100,210	121,979	114,633
Payroll costs		1,200	150	1,350	1,604
Employment and HR costs		1,919	-	1,919	2,259
Staff travel and expenses		55	2	57	59
Staff training and development		283	-	283	-
Client activities, resources and trips		4,705	28,654	33,359	8,487
Rent, rates and utilities		8,201	2,500	10,701	8,971
Repairs, maintenance and cleaning		922	2	924	708
Printing, stationery, telephones and postage		2,408	175	2,583	2,805
Independent examination		1,440	-	1,440	1,080
Finance and administration		919	-	919	760
Equipment, IT costs and furniture		2,285	114	2,399	3,486
Insurance		1,876	-	1,876	2,544
Other payments		497	160	657	453
Depreciation		1,856	-	1,856	1,508
Room hire costs		89	3,139	3,228	1,315
<b>Total expenditure</b>		<b>50,424</b>	<b>135,106</b>	<b>185,530</b>	<b>150,672</b>
<b>Net income / (expenditure)</b>		<b>4,680</b>	<b>42,620</b>	<b>47,300</b>	<b>126,704</b>
<b>Transfers between funds</b>		<b>23,097</b>	<b>(23,097)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>27,777</b>	<b>19,523</b>	<b>47,300</b>	<b>126,704</b>
<b>Fund balances brought forward</b>		<b>125,679</b>	<b>195,463</b>	<b>321,142</b>	<b>194,438</b>
<b>Fund balances carried forward</b>	(4)	<b>153,456</b>	<b>214,986</b>	<b>368,442</b>	<b>321,142</b>

All incoming resources and resources expended derive from continuing activities.

**Roshni Ghar**  
**Balance sheet**  
**as at 31 March 2022**

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>Fixed assets</b>				
Tangible assets	(5) 2,647	-	2,647	1,313
<b>Total fixed assets</b>	<u>2,647</u>	<u>-</u>	<u>2,647</u>	<u>1,313</u>
<b>Current assets</b>				
Debtors and prepayments	(6) 62,021	-	62,021	38,585
Cash at bank and in hand	(7) 91,018	215,166	306,184	284,945
<b>Total current assets</b>	<u>153,039</u>	<u>215,166</u>	<u>368,205</u>	<u>323,530</u>
<b>Current liabilities:</b>				
<b>amounts falling due within one year</b>				
Creditors and accruals	(8) 2,230	180	2,410	3,701
<b>Total current liabilities</b>	<u>2,230</u>	<u>180</u>	<u>2,410</u>	<u>3,701</u>
<b>Net current assets / (liabilities)</b>	<u>150,809</u>	<u>214,986</u>	<u>365,795</u>	<u>319,829</u>
<b>Net assets</b>	<u>153,456</u>	<u>214,986</u>	<u>368,442</u>	<u>321,142</u>
<b>Funds</b>				
Unrestricted funds	153,456	-	153,456	125,679
Restricted funds	-	214,986	214,986	195,463
<b>Total funds</b>	<u>153,456</u>	<u>214,986</u>	<u>368,442</u>	<u>321,142</u>

For the year ending 31 March 2022 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476. The trustees (who also the directors for the purposes of company law) acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and with FRS 102 (effective January 2019).

The financial statements were approved by the board of trustees on .....

Signed: ..... (Trustee)

Name: .....

# **Roshni Ghar**

## **Notes to the accounts**

### **for the year ended 31 March 2022**

#### **1 Accounting policies**

##### **Basis of accounting**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

##### **Going concern**

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

##### **Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

##### **Grants and donations**

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

##### **Expenditure and liabilities**

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

##### **Taxation**

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

##### **Tangible fixed assets**

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Furniture and office equipment: over 4 years

IT equipment and database: over 4 years

##### **Pensions**

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are recognised in the year they are payable.

**Roshni Ghar**  
**Notes to the accounts continued**  
**for the year ended 31 March 2022**

**1 Accounting policies continued**

**Fund accounting**

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

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

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

**2 Grants and donations**

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
NHS Bradford District and Craven CCG	-	114,373	114,373	58,080
Bradford Metropolitan District Council (BMDC)	-	40,900	40,900	44,900
Sharing Voices	3,804	14,243	18,047	14,243
Race Equality Network	-	1,610	1,610	2,200
Neighbourly Foundation	-	3,600	3,600	-
Hubbub Foundation UK	-	3,000	3,000	-
Bradford District Care NHS Trust	-	-	-	117,000
Tudor Trust	-	-	-	2,590
Coop Community Fund	914	-	914	690
Donations	1,046	-	1,046	547
	<u>5,764</u>	<u>177,726</u>	<u>183,490</u>	<u>240,250</u>

**3 Staff costs and numbers**

	2022	2021
	£	£
Gross salaries	116,262	118,738
Social security costs	7,610	(1,919)
Employment allowance	(4,000)	(4,000)
Pensions	2,107	1,814
	<u>121,979</u>	<u>114,633</u>

The average number employees during the year was 6.9, being an average of 5 full time equivalent (2021: 7.2, 4.4 FTE). There were no employees with emoluments above £60,000.

**Defined contribution pension scheme**

	2022	2021
	£	£
Costs of the scheme to the charity for the year	2,107	1,814

# Roshni Ghar

## Notes to the accounts continued for the year ended 31 March 2022

4 Restricted funds	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Tudor Trust - Staffing	996	-	150	-	846
Tudor Trust - Wellbeing	2,000	-	698	-	1,302
NHS Bradford District CCG	18,585	55,000	60,874	(7,641)	5,070
BMDC Mental Health	17,526	32,400	29,117	(5,259)	15,550
National Lottery Awards for All	3,155	-	3,155	-	-
Sharing Voices	4,687	14,243	16,923	(2,007)	-
Buildings Fund	25,000	-	-	-	25,000
BDCT Reducing Inequalities	117,000	-	14,065	(5,000)	97,935
Racial Equality Network	-	1,610	1,610	-	-
BMDC Covid Fund	5,824	-	5,164	(660)	-
BMDC Community Buildings	-	2,500	2,500	-	-
BMDC Needs Assessment	-	6,000	-	-	6,000
CCG BAME Carer's Project	-	59,373	-	-	59,373
Community Fridge	-	3,000	470	(2,530)	-
Sainsbury's Eat Better	-	3,600	-	-	3,600
Coop Community Fund	690	-	380	-	310
	<u>195,463</u>	<u>177,726</u>	<u>135,106</u>	<u>(23,097)</u>	<u>214,986</u>

Fund name	Purpose of restriction
Tudor Trust - Staffing	To support Mental Health Support Workers costs.
Tudor Trust - Wellbeing	To support the wellbeing of staff and volunteers
NHS Bradford District CCG	For the provision of culturally appropriate support for South Asian women. The transfer relates to a contribution towards overhead costs.
BMDC Mental Health	To support adult South Asian women with their mental health. The transfer relates to a contribution towards overhead costs.
National Lottery Awards for All	For physical wellbeing activities for South Asian women with mental ill health.
Sharing Voices	To support staff and running costs for the Young Women's project. The transfer relates to a contribution towards overhead costs.
Buildings Fund	To support planned refurbishment costs of the charity's premises. The transfer is the result of the CCG agreeing to £25,000 of its grant funding being used for these purposes.
BDCT Reducing Inequalities	For the provision of therapeutic support for people from a minority ethnic background. The transfer relates to a contribution towards overhead costs.
Racial Equality Network	To provide culturally sensitive counselling to South Asian women impacted by Covid.
BMDC Covid Fund	To fund additional support and infrastructure costs for Covid related work. The transfer is for the purchase of laptops that have been capitalised.
BMDC Community Buildings	To support building running costs including utilities, rent and overheads.
BMDC Needs Assessment	Towards the cost of consultation and mental health activity in the Stockbridge area in Keighley and to develop links in Cliffe Castle.
CCG BAME Carer's Project	Supporting BAME carers of people with dementia across Bradford and Airedale.
Community Fridge	Towards the purchase of a community fridge to store surplus unsold food to give to people impacted by poverty. The transfer is for the purchase of equipment that has been capitalised.
Sainsbury's Eat Better	Towards healthy eating provision for service users.
Coop Community Fund	To fund activities and resources for support groups.

**Roshni Ghar**  
**Notes to the accounts continued**  
**for the year ended 31 March 2022**

**5 Tangible assets**

	IT Equipment	Office equipment	Total
<u>Cost</u>	£	£	£
At 1 April 2021	3,212	2,820	6,032
Additions	660	2,530	3,190
At 31 March 2022	<u>3,872</u>	<u>5,350</u>	<u>9,222</u>
<u>Depreciation</u>			
At 1 April 2021	2,409	2,310	4,719
Charge for year	968	888	1,856
At 31 March 2022	<u>3,377</u>	<u>3,198</u>	<u>6,575</u>
<u>Net book value</u>			
At 31 March 2022	<u>495</u>	<u>2,152</u>	<u>2,647</u>
At 31 March 2021	<u>803</u>	<u>510</u>	<u>1,313</u>

**6 Debtors and prepayments**

	2022 £	2021 £
Trade debtors	23,836	1,550
Prepayments	1,393	1,688
Other debtors	36,792	35,347
	<u>62,021</u>	<u>38,585</u>

**7 Cash at bank and in hand**

	2022 £	2021 £
Cash at bank	306,114	284,851
Cash in hand	70	94
	<u>306,184</u>	<u>284,945</u>

**8 Creditors and accruals**

	2022 £	2021 £
Trade creditors	670	2,621
Accruals	1,740	1,080
	<u>2,410</u>	<u>3,701</u>

# **Roshni Ghar**

## **Notes to the accounts continued for the year ended 31 March 2022**

### **9 Related party transactions**

#### **Trustee expenses**

No trustee received any expenses during this year or the previous year.

#### **Trustee remuneration and benefits**

No trustee received any remuneration or benefit during this or the previous year.

#### **Remuneration and benefits received by key management personnel**

The key management personnel of the charity include the trustees and Chief Officer. The total employee benefits received were £33,362 (previous year: £33,014).

No trustee received any remuneration or benefit in this capacity during this or the previous year.

## Roshni Ghar

### Statement of Financial Activities including comparatives for all funds (including summary income and expenditure account) for the year ended 31 March 2022

	2022 Unrestricted funds £	2021 Unrestricted funds £	2022 Restricted funds £	2021 Restricted funds £	2022 Total funds £	2021 Total funds £
<b>Income</b>						
Grants and donations	5,764	547	177,726	239,703	183,490	240,250
Service level agreements	41,377	32,077	-	-	41,377	32,077
Fee income and room hire	7,403	3,929	-	-	7,403	3,929
Student placements	560	1,120	-	-	560	1,120
<b>Total income</b>	<b>55,104</b>	<b>37,673</b>	<b>177,726</b>	<b>239,703</b>	<b>232,830</b>	<b>277,376</b>
<b>Expenditure</b>						
Salaries and NI	21,769	26,243	100,210	88,390	121,979	114,633
Payroll costs	1,200	1,504	150	100	1,350	1,604
Employment and HR costs	1,919	2,259	-	-	1,919	2,259
Staff travel and expenses	55	5	2	54	57	59
Staff training and development	283	-	-	-	283	-
Client activities, resources and trips	4,705	15	28,654	8,472	33,359	8,487
Rent, rates and utilities	8,201	6,471	2,500	2,500	10,701	8,971
Repairs, maintenance and cleaning	922	374	2	334	924	708
Printing, stationery, phone and post	2,408	2,447	175	358	2,583	2,805
Independent examination	1,440	1,080	-	-	1,440	1,080
Finance and administration	919	760	-	-	919	760
Equipment, IT costs and furniture	2,285	292	114	3,194	2,399	3,486
Insurance	1,876	2,544	-	-	1,876	2,544
Other payments	497	275	160	178	657	453
Depreciation	1,856	1,508	-	-	1,856	1,508
Room hire costs	89	860	3,139	455	3,228	1,315
<b>Total expenditure</b>	<b>50,424</b>	<b>46,637</b>	<b>135,106</b>	<b>104,035</b>	<b>185,530</b>	<b>150,672</b>
<b>Net income / (expenditure)</b>	<b>4,680</b>	<b>(8,964)</b>	<b>42,620</b>	<b>135,668</b>	<b>47,300</b>	<b>126,704</b>
<b>Transfers between funds</b>	<b>23,097</b>	<b>18,940</b>	<b>(23,097)</b>	<b>(18,940)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>	<b>27,777</b>	<b>9,976</b>	<b>19,523</b>	<b>116,728</b>	<b>47,300</b>	<b>126,704</b>
<b>Fund balances brought forward</b>	<b>125,679</b>	<b>115,703</b>	<b>195,463</b>	<b>78,735</b>	<b>321,142</b>	<b>194,438</b>
<b>Fund balances carried forward</b>	<b>153,456</b>	<b>125,679</b>	<b>214,986</b>	<b>195,463</b>	<b>368,442</b>	<b>321,142</b>

**ROSHNI GHAR**

England & Wales - Charity number 1078859

---

# Accounts

---

# Roshni Ghar

Charity number 1078859

A company limited by guarantee number 03819825

## **Annual Report and Financial Statements** **for the year ended 31 March 2021**



West Yorkshire Community Accounting Service

**Annual Report and Financial Statements  
for the year ended 31 March 2021**

<b>Contents</b>	<b>Page</b>
Trustees' report	2 to 12
Examiner's report	13
Statement of financial activities	14
Balance sheet	15
Notes to the accounts	16 to 20

**Prepared by West Yorkshire Community Accounting Service**

# Roshni Ghar

## Trustees' report for the year ended 31 March 2021

### Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Dr Fameeda Ansari	Chair	
Javaid Akhtar	Treasurer	
Mollie Shutt	Vice Chair	
Catherine Rowen	Secretary	
Roy Williams		
Juber Ali		
Yasmin Qadeer	Client representative	
Councillor Fozia Shaheen		

**Charity number** 1078859 Registered in England and Wales

**Company number** 03819825 Registered in England and Wales

<b>Registered and principal address</b> 13 Scott Street Keighley BD21 2JH	<b>Bankers</b> Yorkshire Bank 73 North Street Keighley BD21 3SD
--	---

### Independent examiner

Rhys North ACA

### West Yorkshire Community Accounting Service

Stringer House  
34 Lupton Street  
Leeds  
LS10 2QW

### Structure, governance and management

The charity is a company limited by guarantee and was formed on 5th August 1999. It is governed by a memorandum and articles of association, as amended by special resolution on 15th November 2013. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £1.

### Method of recruitment and appointment of trustees

The trustees of the charity are also the directors for the purposes of company law. New trustees are recruited and co-opted onto the Board by the existing trustees. The trustees have an ongoing commitment to seeking out individuals who could strengthen the Board and bring complementary skills to the team. All trustees provide this service voluntarily. Any expenses that are reclaimed by trustees from the organisation are set out in note 9 to the accounts.

### Induction and training of directors and trustees

The induction programme for new trustees includes a formal briefing session with the manager of the organisation. An induction pack is provided for the trustees to further their knowledge on the rules and regulations of the organisation as well as its aims. Ongoing training is provided to help trustees carry out their role to the best of their abilities. External training courses are arranged as and when it is necessary to ensure the trustees are familiar with any new developments affecting their role and responsibilities as trustees.

# **Roshni Ghar**

## **Trustees' report (continued) for the year ended 31 March 2021**

### **Risk Assessment**

The trustees have continued to assess and consider risks facing the organisation, both on a general basis and relating to developments concerning operational and funding matters.

The major ongoing areas of risk continue to be funding and the safety of staff as they carry out their duties both on the organisation's premises and elsewhere. Emphasis continues to be placed on following good practice when dealing with clients and the general public, both to preserve confidentiality, dignity and the personal well-being of all individuals that this may concern.

### **Objectives and activities**

#### **The charity's objects**

To promote the benefit of women of Asian origin in the Bradford metropolitan district and its environs who are suffering or who have suffered from mental health problems in particular but not exclusively by the provision of counselling, care services, therapeutic work and recreational activities.

#### **Public benefit statement**

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit.

#### **Achievements and performance**

Roshni - rosh-nee - noun meaning light, source of energy.

Ghar - gh'urr - noun meaning home, place of safety.

#### **Roshni Ghar Mission Statement**

We provide culturally appropriate and responsive mental health and wellbeing services for adult South Asian women living with mental ill health and those vulnerable to mental illness in the Keighley area.

Roshni Ghar is an organisation that works on the premise of empowering women with choices, opportunities, and skills to maximize their potential. Providing a safe, confidential, non-judgmental, and supportive environment for women to address issues that impact their mental health and well-being.

Roshni Ghar develops its services in consultation with service users who access our services. Therefore, our services are designed to meet the expressed needs of the women we support.

#### **Objectives**

The Organisation's aim is to provide mental health and wellbeing support services for BAME young women and predominantly adult South Asian women who have a diagnosis of mental ill health. The organisation follows these objectives:

- To help women manage crisis situations by providing support and equipping them with effective coping skills and service information
- To provide a safe space for women to explore issues relevant to their well-being and development and prevent crisis reactions by equipping them with effective coping skills and service information
- To provide culturally and spiritually sensitive support for South Asian women experiencing mental and emotional distress
- To promote a better understanding of mental distress and develop appropriate coping mechanisms
- To empower Asian women to engage more responsively to mainstream services where they may experience barriers
- To increase the awareness and choice of available services and improved pathways into those services
- To promote an active service user voice in service development
- To create accessible information for BME services
- To provide alternative treatment options
- To provide and promote social inclusion and access to opportunities available to BAME young and adult South Asian women
- To provide and promote access to educational and vocational opportunities.

# **Roshni Ghar**

## **Trustees' report (continued) for the year ended 31 March 2021**

### **Achievements and performance continued**

#### **Covid-19**

There is no doubt 2020 was a challenging year for everyone, including Roshni Ghar. Understandably, there was a huge demand for support often beyond our remit. As usual our staff and volunteers were ready to help, always going above and beyond their job roles to ensure our clients received appropriate help and support for mental health and wellbeing needs.

At Roshni Ghar we made the decision to close the centre to clients due to the Covid-19 pandemic. From mid-March till the end of June 2020 we started offering telephone and virtual support to all our clients, this consisted of weekly 1:1 wellbeing calls and virtual support groups, as well as virtual ESOL and Seated Exercise sessions.

We also supported clients with shopping, provided and delivered food parcels and cooked meals. Additionally, we provided wellbeing packs to support the wellbeing of clients who were shielding.

The wellbeing packs consisted of several arts & crafts activities and resources to help improve overall wellbeing.

From July 2020, staff started offering face to face support, all the support groups were reconvened. We took this decision, due to seeing clients struggling with their mental health, as a result of lock down restrictions and social isolation.

Due to lack of physical space at Roshni Ghar, all the weekly group sessions were held at the Civic Centre.

We also started providing Tai Chi and other physical wellbeing support in outdoor settings to reduce the risk of infection whilst enabling clients to stay physically active.

Due to the deterioration in client's mental health and wellbeing, we started a bespoke pilot project at Roshni Ghar to offer culturally sensitive counselling, this consisted of 1:1 counselling with a Psychotherapist.

We also provided group therapy to clients living with depression and anxiety. Sessions took place at the Civic centre.

All the clients engaged well and gave positive feedback about the benefits of speaking with a therapist fluent in languages spoken by them, as well as having someone who understood their cultural issues.

#### **Critical Success Stories**

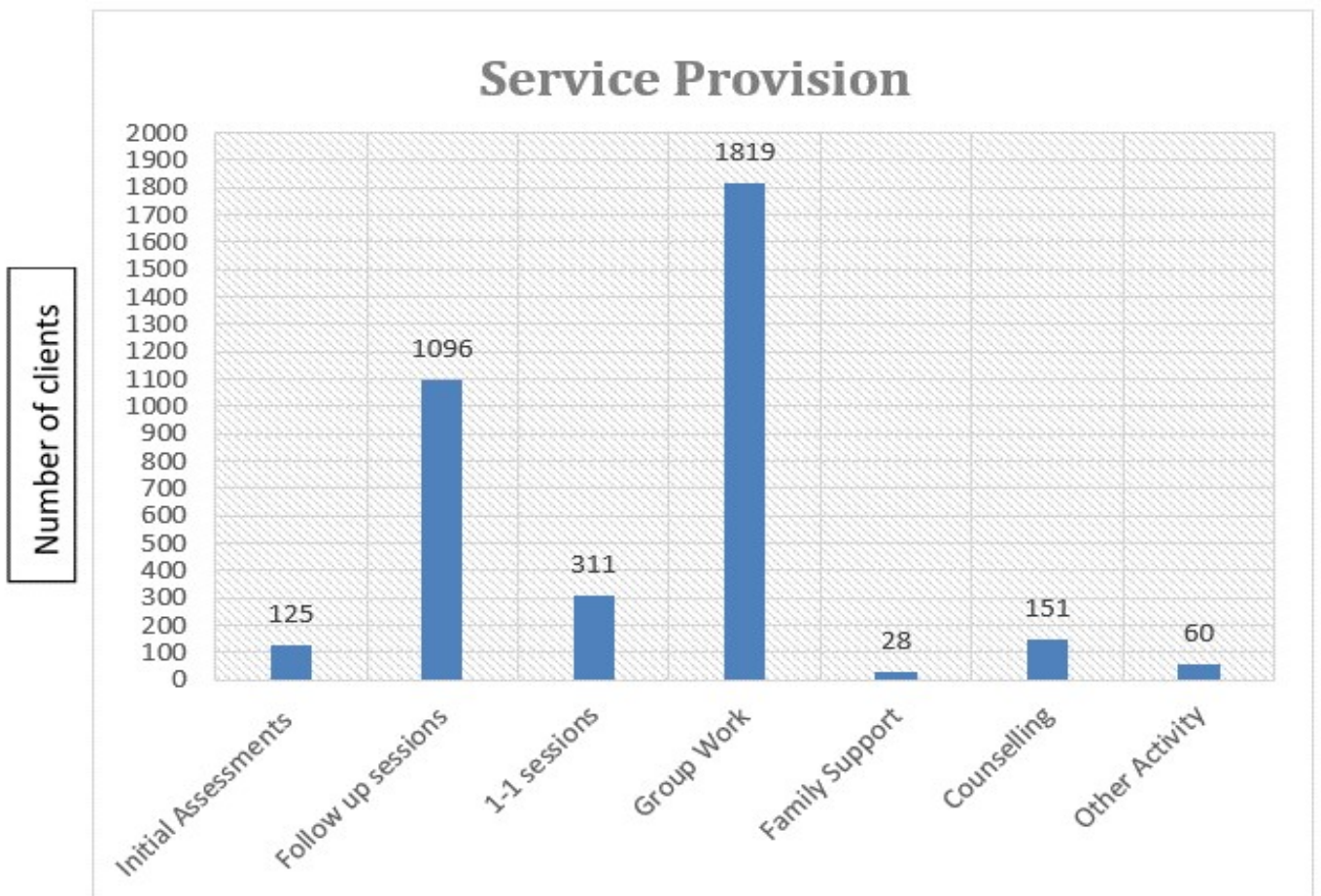
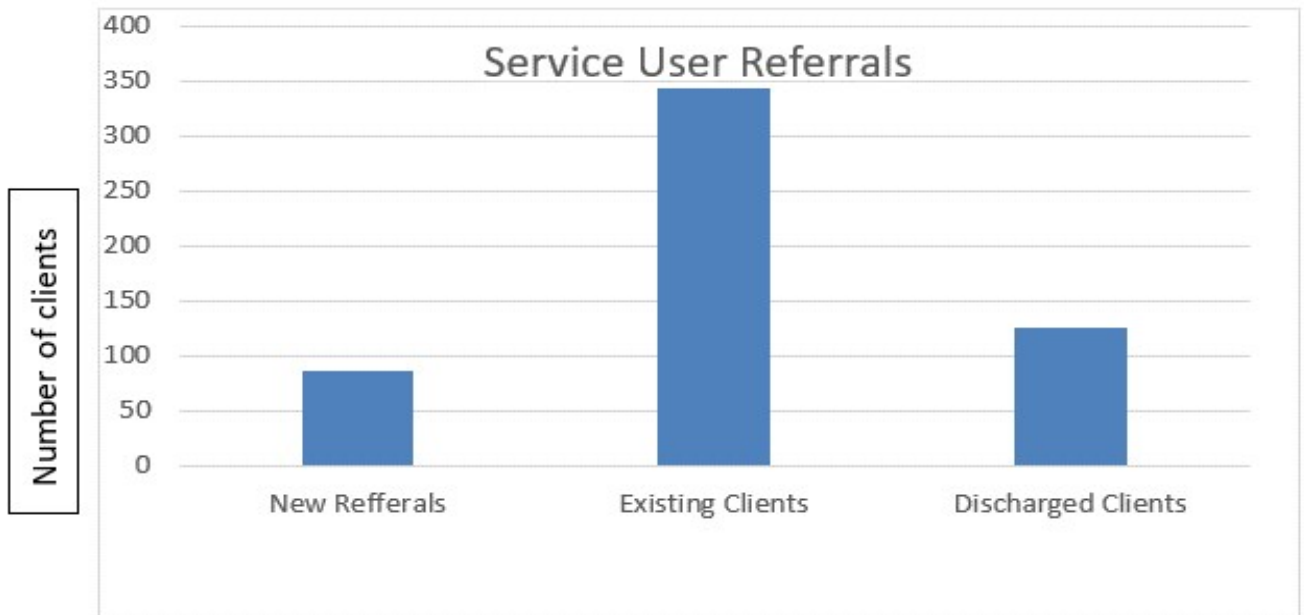
During 2020-2021 Roshni Ghar staff have supported vulnerable service users, marginalised and hard to reach BAME young and predominately adult South Asian women suffering from mental ill health, or vulnerable to mental illness. These women experience multiple disadvantages and deprivation due to mental illness, distress, stigma, poverty and most importantly, the impact of Covid-19. It was important that we provided our clients with alternative and holistic support whilst following government guidelines to assist them through difficult times. We arranged our support groups to be held virtually in order for our clients to receive as much possible support when needed.

From April 2020 to March 2021 Roshni Ghar received 86 new referrals, along with supporting 344 existing service users and discharging 192 service users. This came to a total of 238 women receiving regular support from Roshni Ghar with their mental health and wellbeing needs.

# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2021

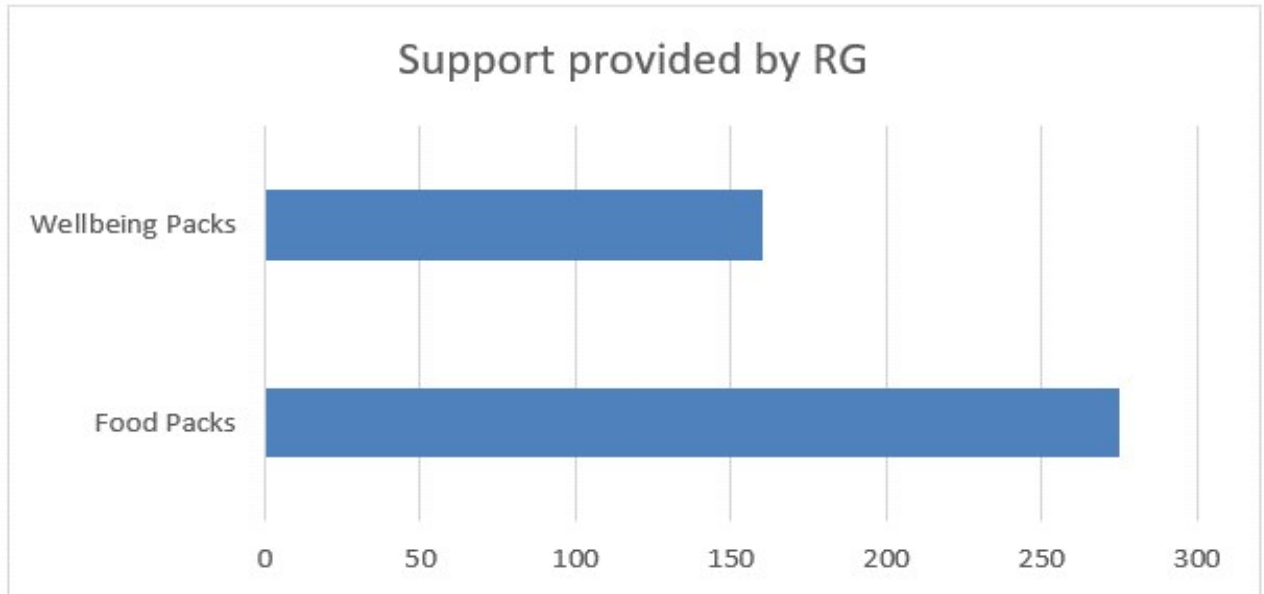
Achievements and performance continued



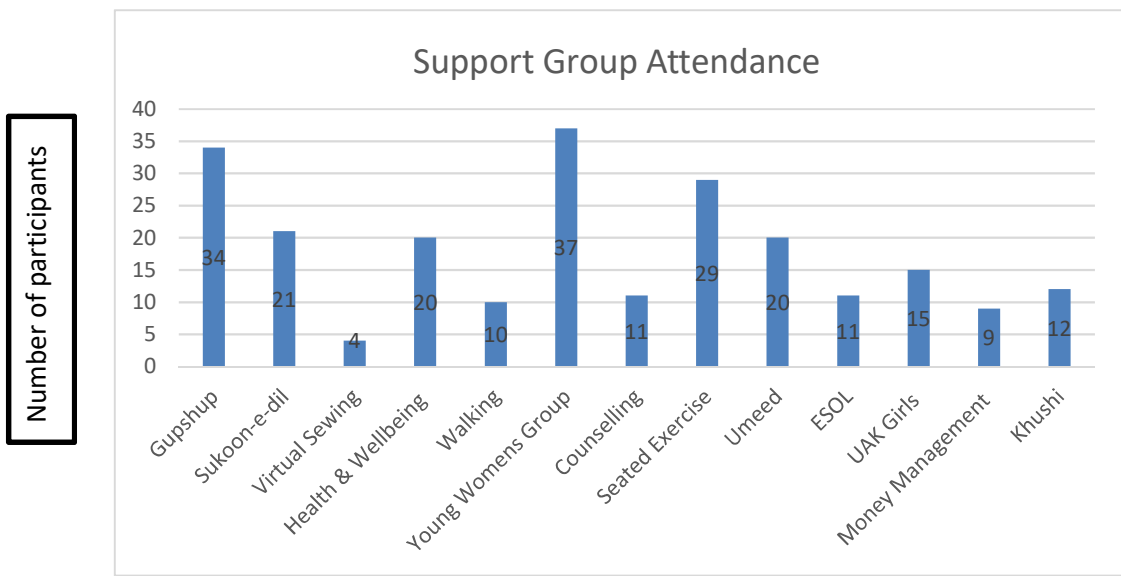
# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2021

Achievements and performance continued



Number of Packs delivered to clients



Group support Session

# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2021

### Achievements and performance continued

- 11 clients attended 110 ESOL sessions.
- 9 clients attended Money management sessions.
- 20 clients attended 44 Umeed sessions.
- 12 clients attended 35 Khushi sessions.
- 29 clients attended 120 seated exercise sessions.
- 34 clients attended 84 Gup shup sessions.
- 21 clients attended 81 Sakoon-e-Dil sessions.
- 4 clients attended 63 virtual sewing sessions.
- 20 clients attended 53 health and wellbeing sessions.
- 10 clients attended 18 walking sessions.
- 37 clients attended 130 young women's sessions.
- 15 clients attended UAK sessions.



### Funding

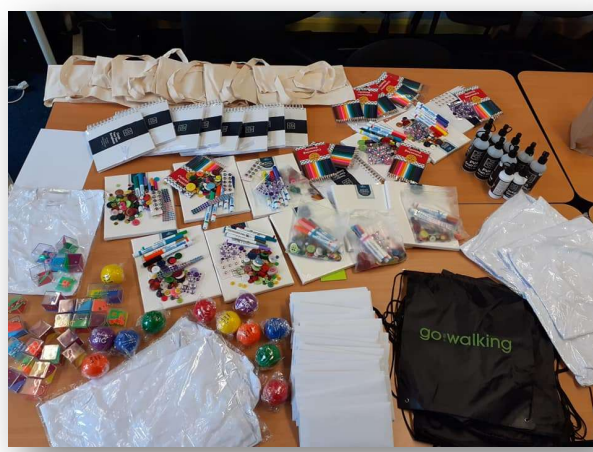
Roshni Ghar is commissioned by the Clinical Commissioning Group, Bradford District Care NHS Trust and Bradford Metropolitan District Council. We are also sub-contracted by Sharing Voices to support young BAME women with their mental health and wellbeing.

We received funding from public health to work on Covid-19 prevention, as well as other small grants.

### Service Provision

#### Wellbeing support during the pandemic

During the pandemic, the service at Roshni Ghar continued to support women with their mental health. However, most wellbeing support was delivered virtually, via zoom, telephone calls and WhatsApp; this was the safest method supporting clients whilst adhering to government guidelines. The team at Roshni Ghar offered weekly individual wellbeing calls as well as moving support groups virtually to ensure all service users receive help, support, and information to aid their physical health, mental health, and wellbeing through the pandemic.



# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2021

### Achievements and performance continued

#### Virtual support during Covid-19

Keighley College, Craven College and Workers Education Association continue to deliver ESOL classes virtually. Due to the success of previous sessions, it was important to us to carry the classes online, as these classes are a form of intervention and a part of the ongoing recovery for the service users, enabling women to achieve their goals and objectives. Furthermore, seated exercise sessions were also available online, it was important to us that our clients engaged in some form of exercise during lockdown because, we know from our experience of working with women with poor physical health and long-term health conditions can impact on mental health.



#### Food Poverty

At Roshni Ghar we recognised the crisis of Covid-19 and contributed factor it had on our service users suffering from poverty. Weekly cooked food was distributed to the service users most affected by poverty donated by local charities. The team at Roshni Ghar provided over £650 worth of food packs donated by Roshni Ghar's staff, their family/friends and Green Crescent. In addition, we provided 18 service users with kitchen utensils and equipment that are extremely vulnerable victims of domestic violence and poverty.



# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2021

### Achievements and performance continued

#### Enabling digital access

Majority of the service users that participate in the Young Women's group are students in secondary school or college. As Covid-19 affected student's education across the nation, it was vital that we provided our service users with tablets to enable them to access online learning as well as accessing Roshni Ghar's virtual support groups. We received positive feedback from families who were struggling to find access to online learning.



#### Culturally adapted counselling

Roshni Ghar has supported several women and young girls with their mental health and wellbeing needs by providing culturally sensitive Cognitive Behavioural Therapy. The project has directly improved the mental health and wellbeing of 17 young women and 20 adult South Asian women through 1:1 support and 10 women benefited from culturally adapted group CBT. We noticed clients struggling with their mental health which deteriorated during COVID-19.

Many women have experienced loneliness during lockdown and in particular have been affected by the lack of physical contact with friends and family. Similarly, the young women had many worries and concerns around their education, academic pressures, and uncertainty around their future which led to increased anxiety levels and loneliness. The culturally sensitive sessions have helped reduce symptoms of anxiety and depression.

The project has enabled women to access culturally sensitive counselling in their spoken language in a safe and supportive environment. Clients have been equipped with coping strategies and information to improve their overall mental health and wellbeing and issues of fear and uncertainty surrounding COVID-19 which has added to their anxiety and low mood have been addressed.

Clients have been able to openly discuss the mental health challenges they have faced due to COVID-19 primarily isolation, missing education, lack of physical contact and loss of motivation and hope for the future. Clients have stated that they have found the sessions and information extremely useful as they had a safe space to openly discuss issues without the fear of being judged and have requested follow up support, which Roshni Ghar is in the process of developing.

#### Increasing Covid-19 vaccine uptake in the BAME community

We have had clients who have been hesitant about getting the vaccine. However, to promote the take up of the vaccine, Roshni Ghar has liaised with local GP Services to help people from the community get the COVID Vaccine and we have been sending out weekly communications promoting the vaccine. This has helped improve vaccine hesitancy as clients were reluctant to get vaccinated. Regular updates and communications in their chosen language has helped improved uptake. We have also referred several clients to women's only vaccine clinics within the local community.

# **Roshni Ghar**

## **Trustees' report (continued) for the year ended 31 March 2021**

### **Achievements and performance continued**

#### **Food parcels and hygiene packs**

We have provided clients with practical resources to take part in creative activities, food parcels to help tackle poverty, hygiene packs, COVID safety training, culturally sensitive counselling (with someone who understands their cultural issues and beliefs) and the option to seek support. With the generous donations we have received from the local community, we have created and distributed food parcels for vulnerable families or families who have been impacted financially by COVID-19.

#### **Virtual mental health and wellbeing support**

Initially, at the start of lockdown in 2020 we adapted to the current situation and provided virtual support in many different ways. Roshni Ghar ran a number of online support groups for our clients such as Seated Exercise, Esol, Young Women's group, GupShup, Umeed and Health & Wellbeing group. Due to the high number of clients, each group was split into 2 or more sessions. Members of staff at Roshni Ghar ensured all clients felt comfortable using Zoom or WhatsApp. We also provided regular wellbeing calls to all clients during the lockdown period. This ensured clients wellbeing was protected and they had access to the emotional support provided by Roshni Ghar. Additionally, we helped a number of clients who were self-isolating access their monthly prescriptions. Throughout the lockdown period, we have provided 1-1 telephone support to our clients. In July 2020 we restarted face to face groups at the Civic Centre and one to one sessions.

Roshni Ghar posted regular updates on our social media platforms. Information was also shared through text messages and WhatsApp telephone calls and voice messages with all 270 clients. In addition, a video was recorded by a member of the Roshni Ghar team in Urdu talking generally about COVID-19, restrictions and the importance messages of hands, face, space. Roshni Ghar wellbeing packs were distributed to the young women who were unable to attend face to face group sessions and included important information regarding COVID-19 and how to improve our mental health and wellbeing during these difficult times. Also, we have been sharing a weekly COVID-19 newsletter both on our social media platforms and via WhatsApp for clients with important information regarding any key updates to the guidelines and how to stay safe.

#### **Post Covid-19 support**

We have recognised the psychological impact of COVID-19 on our clients. Unfortunately, during these unprecedented times, a number of clients have experienced the loss of a loved one. Thus, at Roshni Ghar we have worked hard to ensure clients have received sufficient emotional support whether this is in a group or 1-1 setting. Additionally, we have now worked with a local organisation and referred several clients for bereavement counselling. We will continue to provide emotional support to both adult and young clients and work with external organisations who can provide wellbeing and psychological support.

#### **Contact information**

Address: Roshni Ghar, 13 Scott Street, Keighley, BD21 2JH

Contact telephone number: 01535 609927

Email: [info@roshnighar.org.uk](mailto:info@roshnighar.org.uk)

# **Roshni Ghar**

## **Trustees' report (continued) for the year ended 31 March 2021**

### **Financial review**

The net income for the year was £126,704, including net income of £9,976 on unrestricted funds and net income of £116,728 on restricted funds, after transfers.

Roshni Ghar is commissioned by Bradford District Metropolitan Council, NHS Bradford District and Craven Clinical Commissioning Group, Bradford District Care NHS Trust and Sharing Voices. The organisation also received funding from the Tudor Trust, Racial Equality Network, Bradford District Metropolitan Council and the Coop Community Fund

At the time of signing these accounts the charity has been impacted by the global Covid-19 virus. The trustees have reassessed the charity's ability to continue for at least 12 months from the date that the accounts are approved and conclude that no material uncertainties exist that cast significant doubt on the charity's ability to continue as a going concern.

### **Reserves policy**

The charity's free reserves, excluding fixed assets, at the year end were £124,366.

The trustees aim to maintain sufficient reserve funds for Roshni Ghar to cover 4 months operating expenditure. We currently hold nearly 10 months of actual 2020/21 expenditure. The trustees recognise that the level of reserves exceeds the target level and expect this to reduce as plans are implemented to recruit to a number of posts.

# Roshni Ghar

## Trustees' report (continued) for the year ended 31 March 2021

### Statement of trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees report and the financial statements in accordance with the applicable law and UK Accounting Standards.

Company law requires the trustees to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. 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;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS102)), and in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Signed on behalf of the board of trustees on .....

Signed: ..... (Trustee)

Name: .....

# **Roshni Ghar**

## **Independent examiner's report to the trustees of Roshni Ghar**

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2021, which are set out on pages 14 to 20.

### **Responsibilities and basis of report**

As the charity's trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### **Independent examiner's statement**

Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act.

I confirm that I am qualified to undertake the examination because I am a member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: ..... Name: Rhys North ACA

Date: .....

### **West Yorkshire Community Accounting Service**

Stringer House  
34 Lupton Street  
Leeds  
LS10 2QW

# Roshni Ghar

## Statement of Financial Activities

(including summary income and expenditure account)

for the year ended 31 March 2021

	Notes	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
<b>Income from:</b>					
Grants and donations	(2)	547	239,703	240,250	149,728
Service contracts		32,077	-	32,077	32,077
Fee income and room hire		3,929	-	3,929	1,935
Student placements		1,120	-	1,120	-
Event contributions		-	-	-	920
Fundraising		-	-	-	420
<b>Total income</b>		<b>37,673</b>	<b>239,703</b>	<b>277,376</b>	<b>185,080</b>
<b>Expenditure on:</b>					
Salaries and NI	(3)	26,243	88,390	114,633	93,129
Payroll costs		1,504	100	1,604	1,676
Employment and HR costs		2,259	-	2,259	1,540
Staff travel and expenses		5	54	59	838
Staff training and development		-	-	-	57
Service users transport costs		-	-	-	1,227
Client activities, resources and trips		15	8,472	8,487	9,608
Volunteer expenses		-	-	-	346
Rent, rates and utilities		6,471	2,500	8,971	9,880
Repairs, maintenance and cleaning		374	334	708	1,005
Printing, stationery, telephones and postage		2,447	358	2,805	2,373
Independent examination		1,080	-	1,080	960
Finance and administration		760	-	760	517
Equipment, IT costs and furniture		292	3,194	3,486	434
Insurance		2,544	-	2,544	2,175
Other payments		275	178	453	148
AGM and Away Day costs		-	-	-	784
Depreciation		1,508	-	1,508	1,508
Room hire costs		860	455	1,315	324
<b>Total expenditure</b>		<b>46,637</b>	<b>104,035</b>	<b>150,672</b>	<b>128,529</b>
<b>Net income / (expenditure)</b>		<b>(8,964)</b>	<b>135,668</b>	<b>126,704</b>	<b>56,551</b>
<b>Transfers between funds</b>		<b>18,940</b>	<b>(18,940)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>9,976</b>	<b>116,728</b>	<b>126,704</b>	<b>56,551</b>
<b>Fund balances brought forward</b>		<b>115,703</b>	<b>78,735</b>	<b>194,438</b>	<b>137,887</b>
<b>Fund balances carried forward</b>	(4)	<b>125,679</b>	<b>195,463</b>	<b>321,142</b>	<b>194,438</b>

All incoming resources and resources expended derive from continuing activities.

**Roshni Ghar**  
**Balance sheet**  
**as at 31 March 2021**

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>Fixed assets</b>				
Tangible assets (5)	1,313	-	1,313	2,821
<b>Total fixed assets</b>	<u>1,313</u>	<u>-</u>	<u>1,313</u>	<u>2,821</u>
<b>Current assets</b>				
Debtors and prepayments (6)	37,995	590	38,585	8,576
Cash at bank and in hand (7)	89,290	195,655	284,945	186,479
<b>Total current assets</b>	<u>127,285</u>	<u>196,245</u>	<u>323,530</u>	<u>195,055</u>
<b>Current liabilities:</b>				
<b>amounts falling due within one year</b>				
Creditors and accruals (8)	2,919	782	3,701	3,438
<b>Total current liabilities</b>	<u>2,919</u>	<u>782</u>	<u>3,701</u>	<u>3,438</u>
<b>Net current assets / (liabilities)</b>	<u>124,366</u>	<u>195,463</u>	<u>319,829</u>	<u>191,617</u>
<b>Total assets less current liabilities</b>	<u>125,679</u>	<u>195,463</u>	<u>321,142</u>	<u>194,438</u>
<b>Net assets</b>	<u>125,679</u>	<u>195,463</u>	<u>321,142</u>	<u>194,438</u>
<b>Funds</b>				
Unrestricted funds	125,679	-	125,679	115,703
Restricted funds	-	195,463	195,463	78,735
<b>Total funds</b>	<u>125,679</u>	<u>195,463</u>	<u>321,142</u>	<u>194,438</u>

For the year ending 31 March 2021 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476. The trustees (who also the directors for the purposes of company law) acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and with FRS 102 (effective January 2019).

The financial statements were approved by the board of trustees on .....

Signed: ..... (Trustee)

Name: .....

# **Roshni Ghar**

## **Notes to the accounts for the year ended 31 March 2021**

### **1 Accounting policies**

#### **Basis of accounting**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102. There has been no change to the accounting policies since last year. No changes have been made to the accounts for previous years.

#### **Going concern**

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

#### **Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

#### **Grants and donations**

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

#### **Expenditure and liabilities**

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

#### **Taxation**

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

#### **Tangible fixed assets**

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Furniture and office equipment: over 4 years

IT equipment and database: over 4 years

#### **Pensions**

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are recognised in the year they are payable.

# Roshni Ghar

## Notes to the accounts continued for the year ended 31 March 2021

### 1 Accounting policies continued

#### Fund accounting

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

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

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

### 2 Grants and donations

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
NHS Bradford District and Craven CCG	-	58,080	58,080	58,080
Bradford Metropolitan District Council (BDMC)	-	44,900	44,900	35,900
Bradford District Care NHS Trust	-	117,000	117,000	-
Sharing Voices	-	14,243	14,243	14,243
Tudor Trust	-	2,590	2,590	33,000
Race Equality Network	-	2,200	2,200	-
Coop Community Fund	-	690	690	-
Bradford Disability	-	-	-	1,130
National Lottery Awards for All	-	-	-	7,160
Donations	547	-	547	215
	<u>547</u>	<u>239,703</u>	<u>240,250</u>	<u>149,728</u>

### 3 Staff costs and numbers

	2021	2020
	£	£
Gross salaries	118,738	93,339
Social security costs	(1,919)	1,497
Employment allowance	(4,000)	(3,000)
Pensions	1,814	1,293
	<u>114,633</u>	<u>93,129</u>

The average number employees during the year was 9.8, being an average of 5.1 full time equivalent (2020: 9.2, 4 FTE). There were no employees with emoluments above £60,000.

#### Defined contribution pension scheme

	2021	2020
	£	£
Costs of the scheme to the charity for the year	1,814	1,293
Amount of any contributions outstanding at the year end	-	-
Amount of any contributions prepaid at the year end	-	-

# Roshni Ghar

## Notes to the accounts continued for the year ended 31 March 2021

4 Restricted funds	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Tudor Trust - Staffing	23,173	-	18,144	(4,033)	996
Tudor Trust - Wellbeing	-	2,000	-	-	2,000
NHS Bradford District CCG	30,692	58,080	37,546	(32,641)	18,585
NHS Bradford District CCG	2,897	-	2,897	-	-
BDMC Mental Health	15,523	32,400	25,138	(5,259)	17,526
National Lottery Awards for All	6,450	-	3,295	-	3,155
Sharing Voices	-	14,243	7,549	(2,007)	4,687
Buildings Fund	-	-	-	25,000	25,000
BDCT Reducing Inequalities	-	117,000	-	-	117,000
Racial Equality Network	-	2,790	2,790	-	-
BDMC Covid Fund	-	10,000	4,176	-	5,824
BDMC Community Buildings	-	2,500	2,500	-	-
Coop Community Fund	-	690	-	-	690
	<u>78,735</u>	<u>239,703</u>	<u>104,035</u>	<u>(18,940)</u>	<u>195,463</u>

Fund name	Purpose of restriction
Tudor Trust - Staffing	To support Mental Health Support Workers costs.
Tudor Trust - Wellbeing	To support the wellbeing of staff and volunteers
NHS Bradford District CCG	For the provision of culturally appropriate support for South Asian women. The transfers relate to both a contribution towards overhead costs and an agreed contribution of £25,000 towards the refurbishment costs of the charity's premises.
NHS Bradford District CCG	To enable the development of a new service for mental and physical wellbeing.
BDMC Mental Health	To support adult South Asian women with their mental health.
National Lottery Awards for All	For physical wellbeing activities for South Asian women with mental ill health.
Sharing Voices	To support staff and running costs for the Young Women's project.
Buildings Fund	To support planned refurbishment costs of the charity's premises. The transfer is the result of the CCG agreeing to £25,000 of its grant funding being used for these purposes.
BDCT Reducing Inequalities	For the provision of therapeutic support for people from a minority ethnic background.
Racial Equality Network	To provide culturally sensitive counselling to South Asian women impacted by Covid.
BDMC Covid Fund	To fund additional support and infrastructure costs for Covid related work.
BDMC Community Buildings	To support building running costs including utilities, rent and overheads.
Coop Community Fund	To fund activities and resources for support groups.

**Roshni Ghar**  
**Notes to the accounts continued**  
**for the year ended 31 March 2021**

**5 Tangible assets**

	Database	Office and computer equipment	Total
<u>Cost</u>	£	£	£
At 1 April 2020	3,212	2,820	6,032
Additions	-	-	-
At 31 March 2021	<u>3,212</u>	<u>2,820</u>	<u>6,032</u>
<u>Depreciation</u>			
At 1 April 2020	1,606	1,605	3,211
Charge for year	803	705	1,508
At 31 March 2021	<u>2,409</u>	<u>2,310</u>	<u>4,719</u>
<u>Net book value</u>			
At 31 March 2021	<u>803</u>	<u>510</u>	<u>1,313</u>
At 31 March 2020	<u>1,606</u>	<u>1,215</u>	<u>2,821</u>

**6 Debtors and prepayments**

	2021	2020
	£	£
Debtors	36,897	7,234
Prepayments	1,688	1,342
	<u>38,585</u>	<u>8,576</u>

**7 Cash at bank and in hand**

	2021	2020
	£	£
Bank account	284,851	186,420
Petty cash	94	59
	<u>284,945</u>	<u>186,479</u>

**8 Creditors and accruals**

	2021	2020
	£	£
Creditors	2,621	2,122
Accruals	1,080	1,316
	<u>3,701</u>	<u>3,438</u>

**9 Related party transactions**

**Trustee expenses**

No trustee received any expenses during this year or the previous year.

**Trustee remuneration and benefits**

No trustee received any remuneration or benefit during this or the previous year.

**Remuneration and benefits received by key management personnel**

The key management personnel of the charity include the trustees and the Manager. The total employee benefits received by the Manager were £33,014 (2020 £30,553).

No trustee received any remuneration or benefit in this capacity during this or the previous year.

## Roshni Ghar

### Statement of Financial Activities including comparatives for all funds (including summary income and expenditure account) for the year ended 31 March 2021

	2021 Unrestricted funds £	2020 Unrestricted funds £	2021 Restricted funds £	2020 Restricted funds £	2021 Total funds £	2020 Total funds £
<b>Income</b>						
Grants and donations	547	215	239,703	149,513	240,250	149,728
Service contracts	32,077	32,077	-	-	32,077	32,077
Fee income and room hire	3,929	1,935	-	-	3,929	1,935
Student placements	1,120	-	-	-	1,120	-
Event contributions	-	920	-	-	-	920
Fundraising	-	420	-	-	-	420
<b>Total income</b>	<b>37,673</b>	<b>35,567</b>	<b>239,703</b>	<b>149,513</b>	<b>277,376</b>	<b>185,080</b>
<b>Expenditure</b>						
Salaries and NI	26,243	18,929	88,390	74,200	114,633	93,129
Payroll costs	1,504	-	100	1,676	1,604	1,676
Employment and HR costs	2,259	-	-	1,540	2,259	1,540
Staff travel and expenses	5	191	54	647	59	838
Staff training and development	-	57	-	-	-	57
Service users transport costs	-	127	-	1,100	-	1,227
Client activities	15	755	8,472	8,853	8,487	9,608
Volunteer expenses	-	-	-	346	-	346
Rent, rates and utilities	6,471	3,835	2,500	6,045	8,971	9,880
Repairs and maintenance	374	249	334	756	708	1,005
Printing, stationery, phone and post	2,447	1,599	358	774	2,805	2,373
Independent examination	1,080	130	-	830	1,080	960
Finance and administration	760	55	-	462	760	517
Equipment, IT costs and furniture	292	276	3,194	158	3,486	434
Insurance	2,544	129	-	2,046	2,544	2,175
Other payments	275	81	178	67	453	148
AGM and Away Day costs	-	-	-	784	-	784
Depreciation	1,508	1,508	-	-	1,508	1,508
Room hire costs	860	-	455	324	1,315	324
<b>Total expenditure</b>	<b>46,637</b>	<b>27,921</b>	<b>104,035</b>	<b>100,608</b>	<b>150,672</b>	<b>128,529</b>
<b>Net income / (expenditure)</b>	<b>(8,964)</b>	<b>7,646</b>	<b>135,668</b>	<b>48,905</b>	<b>126,704</b>	<b>56,551</b>
<b>Transfers between funds</b>	<b>18,940</b>	<b>6,160</b>	<b>(18,940)</b>	<b>(6,160)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>	<b>9,976</b>	<b>13,806</b>	<b>116,728</b>	<b>42,745</b>	<b>126,704</b>	<b>56,551</b>
<b>Fund balances brought forward</b>	<b>115,703</b>	<b>101,897</b>	<b>78,735</b>	<b>35,990</b>	<b>194,438</b>	<b>137,887</b>
<b>Fund balances carried forward</b>	<b>125,679</b>	<b>115,703</b>	<b>195,463</b>	<b>78,735</b>	<b>321,142</b>	<b>194,438</b>