

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

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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

Registered and principal address	Bankers
13 Scott Street	Yorkshire Bank
Keighley	73 North Street
BD21 2JH	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

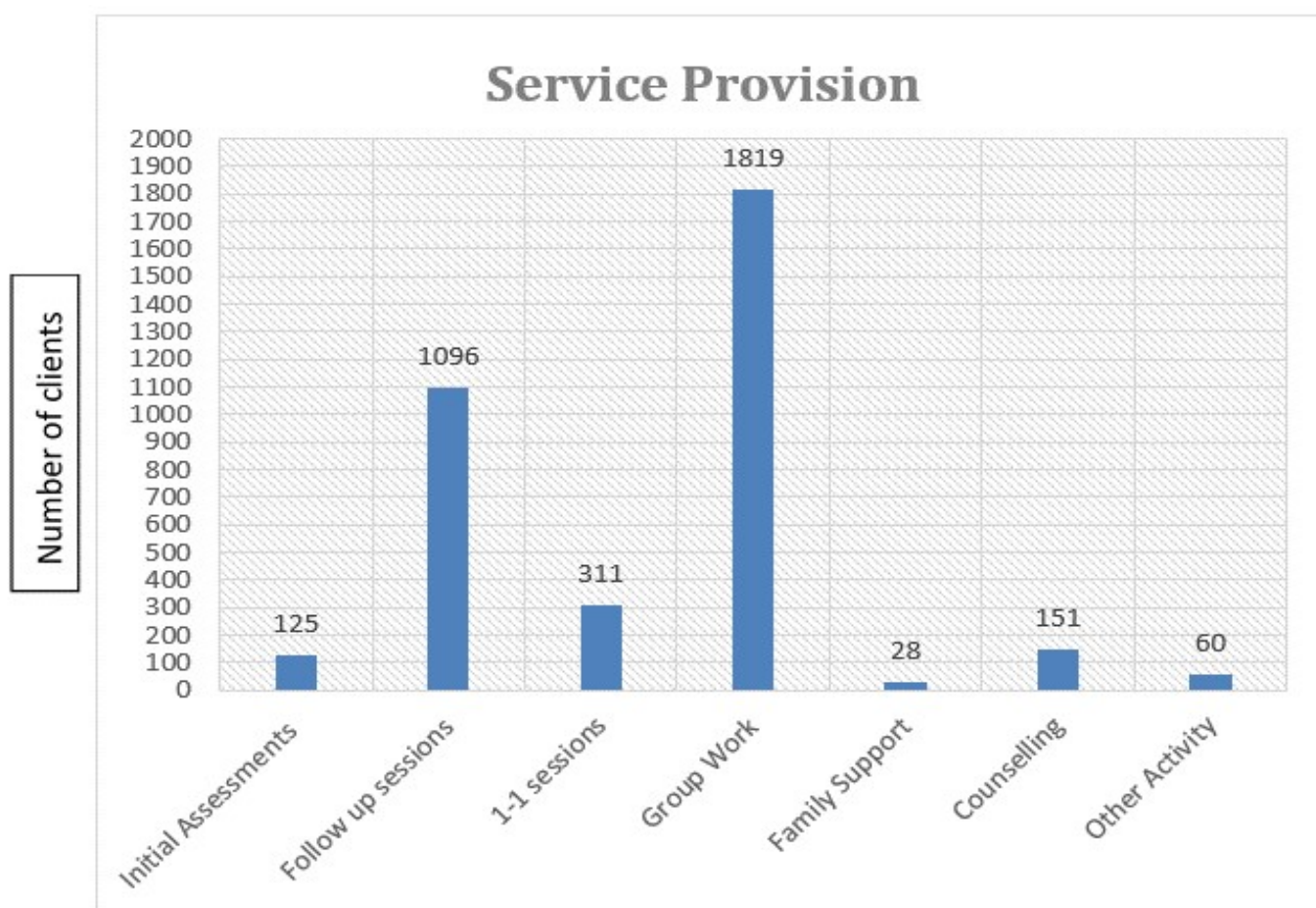
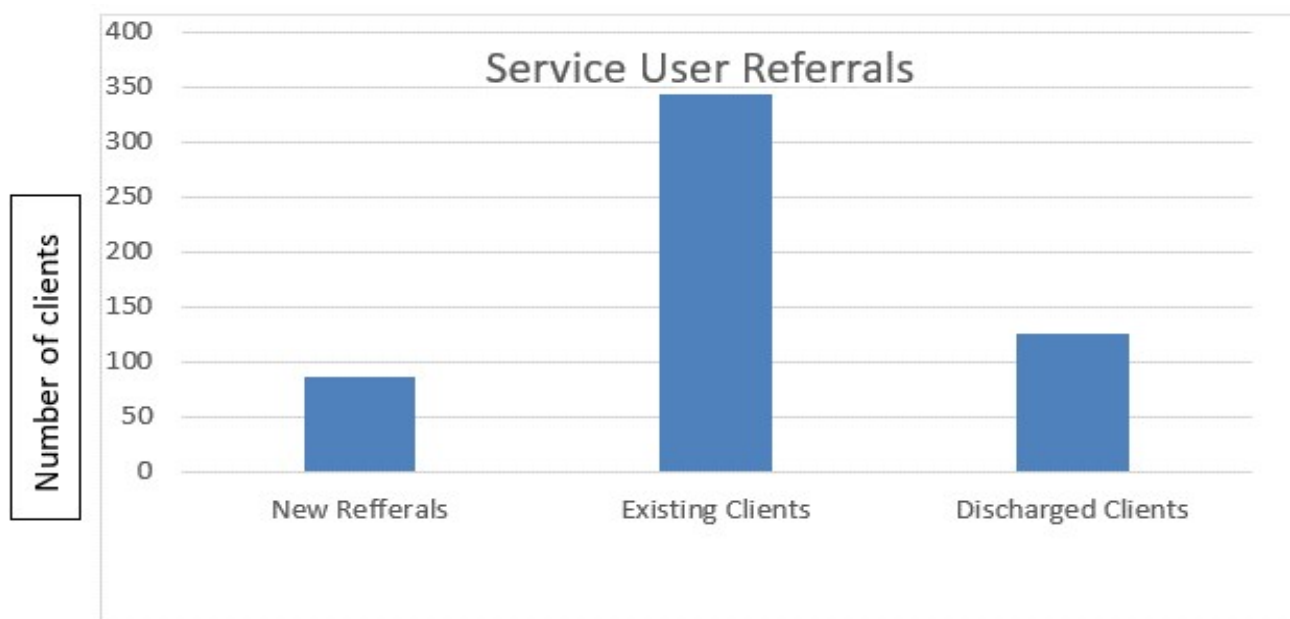
During 2020-2021 Roshni Ghar staff have supported vulnerable service users, marginalised and hard to reach BAME young and predominately adult South Asian women suffering from mental ill health, or vulnerable to mental illness. These women experience multiple disadvantages and deprivation due to mental 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

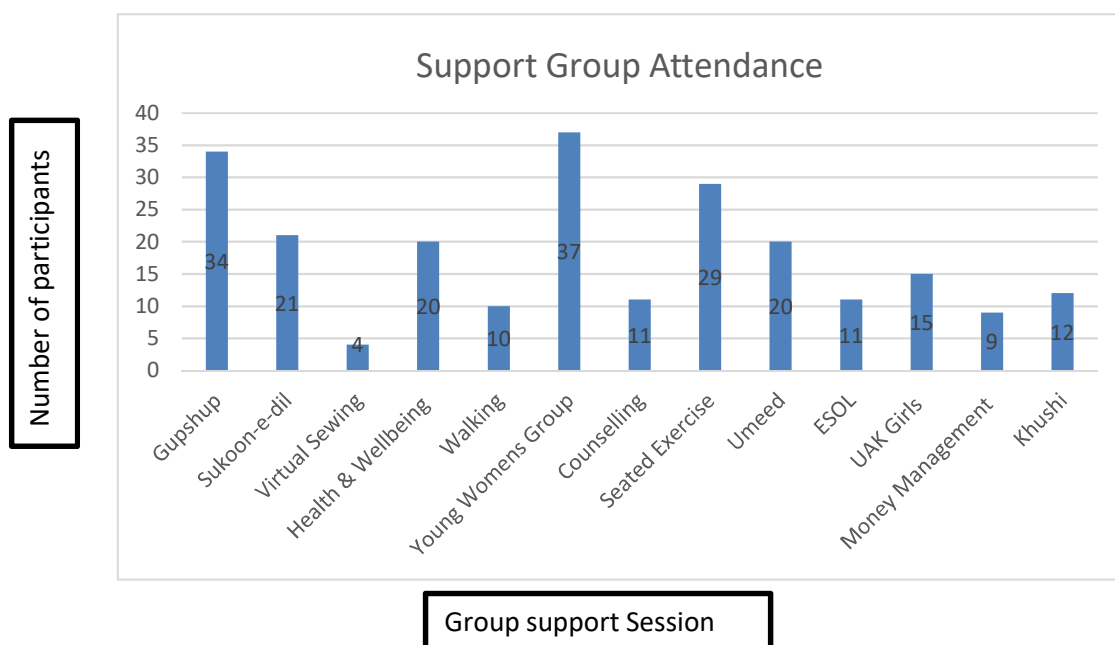
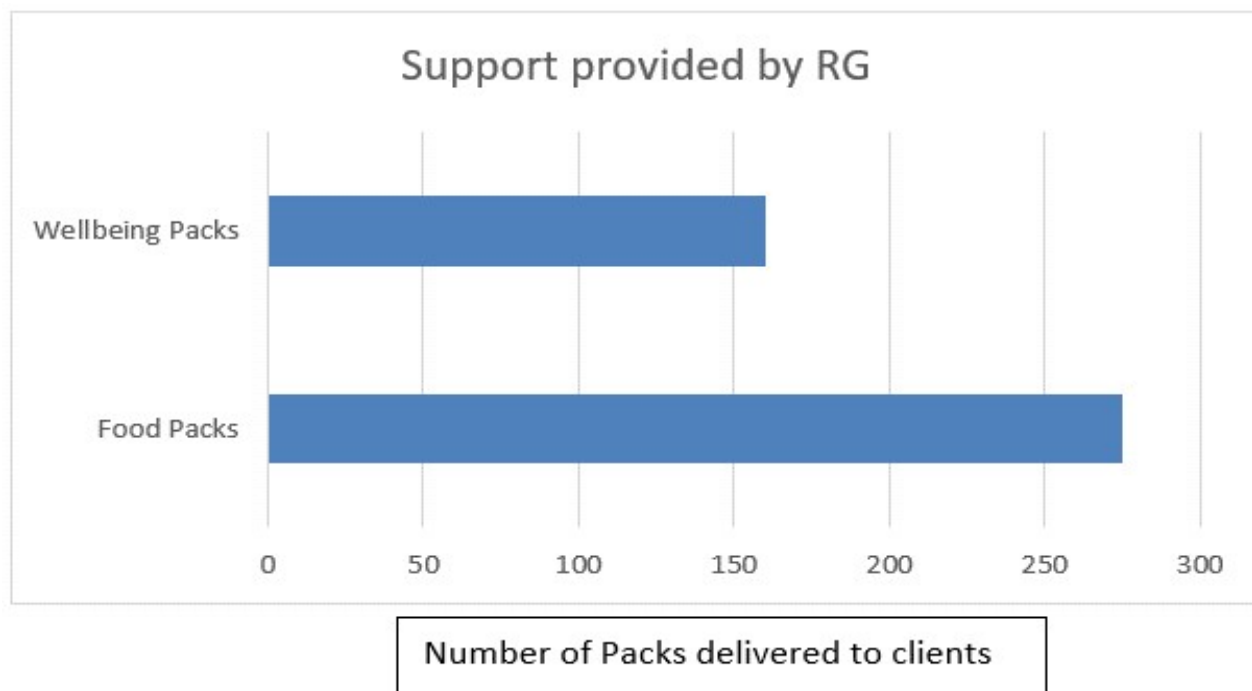
Achievements and performance continued



Roshni Ghar

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

Achievements and performance continued



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

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 £
Income from:					
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
Total income		37,673	239,703	277,376	185,080
Expenditure on:					
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
Total expenditure		46,637	104,035	150,672	128,529
Net income / (expenditure)		(8,964)	135,668	126,704	56,551
Transfers between funds		18,940	(18,940)	-	-
Net movement in funds		9,976	116,728	126,704	56,551
Fund balances brought forward		115,703	78,735	194,438	137,887
Fund balances carried forward	(4)	125,679	195,463	321,142	194,438

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
		£	£	£	£
Fixed assets					
Tangible assets	(5)	1,313	-	1,313	2,821
Total fixed assets		<u>1,313</u>	<u>-</u>	<u>1,313</u>	<u>2,821</u>
Current assets					
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
Total current assets		<u>127,285</u>	<u>196,245</u>	<u>323,530</u>	<u>195,055</u>
Current liabilities:					
amounts falling due within one year					
Creditors and accruals	(8)	2,919	782	3,701	3,438
Total current liabilities		<u>2,919</u>	<u>782</u>	<u>3,701</u>	<u>3,438</u>
Net current assets / (liabilities)		<u>124,366</u>	<u>195,463</u>	<u>319,829</u>	<u>191,617</u>
Total assets less current liabilities		<u>125,679</u>	<u>195,463</u>	<u>321,142</u>	<u>194,438</u>
Net assets		<u>125,679</u>	<u>195,463</u>	<u>321,142</u>	<u>194,438</u>
Funds					
Unrestricted funds		125,679	-	125,679	115,703
Restricted funds		-	195,463	195,463	78,735
Total funds		<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.

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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	<u>1,688</u>	<u>1,342</u>
	<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	<u>94</u>	<u>59</u>
	<u>284,945</u>	<u>186,479</u>

8 Creditors and accruals

	2021	2020
	£	£
Creditors	2,621	2,122
Accruals	<u>1,080</u>	<u>1,316</u>
	<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.

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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 £
Income						
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
Total income	37,673	35,567	239,703	149,513	277,376	185,080
Expenditure						
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
Total expenditure	46,637	27,921	104,035	100,608	150,672	128,529
Net income / (expenditure)	(8,964)	7,646	135,668	48,905	126,704	56,551
Transfers between funds	18,940	6,160	(18,940)	(6,160)	-	-
Net movement in funds	9,976	13,806	116,728	42,745	126,704	56,551
Fund balances brought forward	115,703	101,897	78,735	35,990	194,438	137,887
Fund balances carried forward	125,679	115,703	195,463	78,735	321,142	194,438