

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**

Contents	Page
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:

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 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

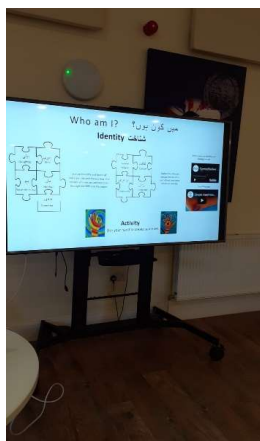
Achievements and performance continued

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:

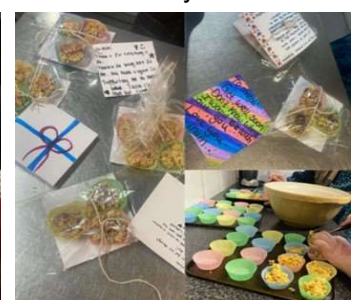
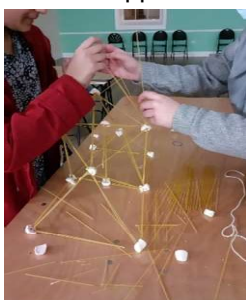
- Interpersonal skills.
- Confidence.
- Assertive.
- Self-management.

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

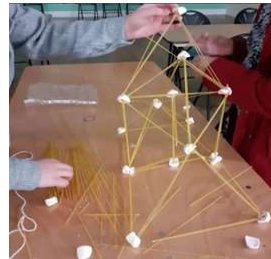
We have also delivered culturally appropriate mental health workshops to the young girls, empowering them to seek support for themselves and to recognise poor mental health among friends and family.



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

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 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Income from:					
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
Total income		55,104	177,726	232,830	277,376
Expenditure on:					
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
Total expenditure		50,424	135,106	185,530	150,672
Net income / (expenditure)		4,680	42,620	47,300	126,704
Transfers between funds		23,097	(23,097)	-	-
Net movement in funds		27,777	19,523	47,300	126,704
Fund balances brought forward		125,679	195,463	321,142	194,438
Fund balances carried forward	(4)	153,456	214,986	368,442	321,142

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
	£	£	£	£
Fixed assets				
Tangible assets	(5) 2,647	-	2,647	1,313
Total fixed assets	<u>2,647</u>	<u>-</u>	<u>2,647</u>	<u>1,313</u>
Current assets				
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
Total current assets	<u>153,039</u>	<u>215,166</u>	<u>368,205</u>	<u>323,530</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(8) 2,230	180	2,410	3,701
Total current liabilities	<u>2,230</u>	<u>180</u>	<u>2,410</u>	<u>3,701</u>
Net current assets / (liabilities)	<u>150,809</u>	<u>214,986</u>	<u>365,795</u>	<u>319,829</u>
Net assets	<u>153,456</u>	<u>214,986</u>	<u>368,442</u>	<u>321,142</u>
Funds				
Unrestricted funds	153,456	-	153,456	125,679
Restricted funds	-	214,986	214,986	195,463
Total funds	<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 £
Income						
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
Total income	55,104	37,673	177,726	239,703	232,830	277,376
Expenditure						
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
Total expenditure	50,424	46,637	135,106	104,035	185,530	150,672
Net income / (expenditure)	4,680	(8,964)	42,620	135,668	47,300	126,704
Transfers between funds	23,097	18,940	(23,097)	(18,940)	-	-
Net movement in funds	27,777	9,976	19,523	116,728	47,300	126,704
Fund balances brought forward	125,679	115,703	195,463	78,735	321,142	194,438
Fund balances carried forward	153,456	125,679	214,986	195,463	368,442	321,142