

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

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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:

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

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

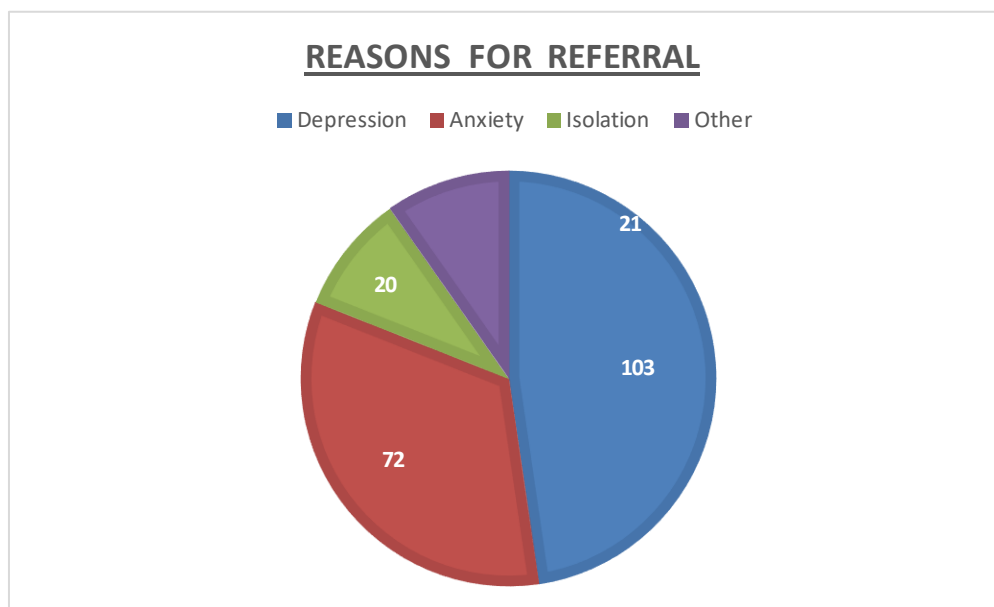
Roshni Ghar hosts an annual Community Iftar event during Ramadan for service users who live on their own, as well as those most impacted by the cost-of-living crisis. This year we had over 100 service users attending the event with their dependent children. For many, it was an opportunity to socialise 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:

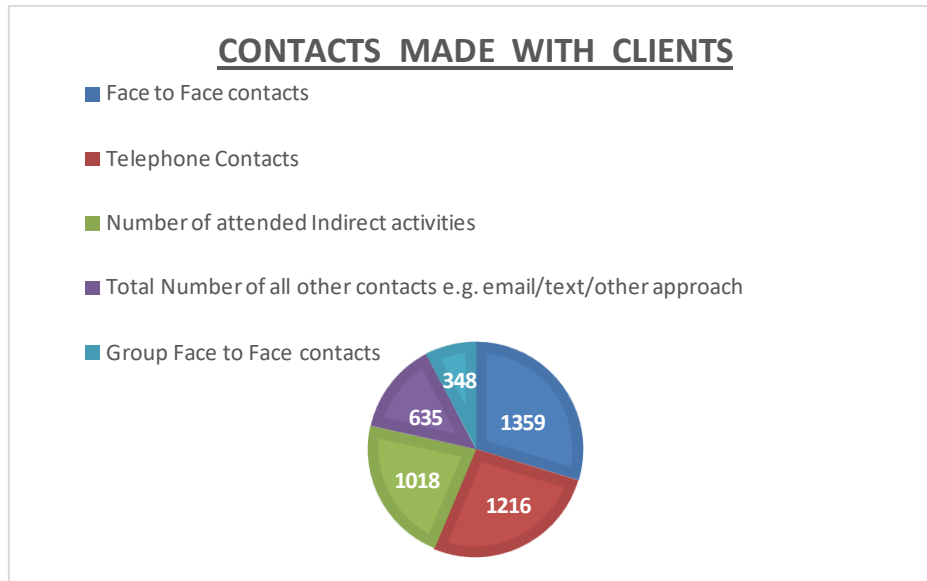
As a result of successfully providing culturally adapted services in Keighley for many years, we have extended the service provision to Bradford. This has enabled more individuals to access support from Roshni Ghar, thereby helping to reduce barriers to services by offering culturally appropriate localised 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

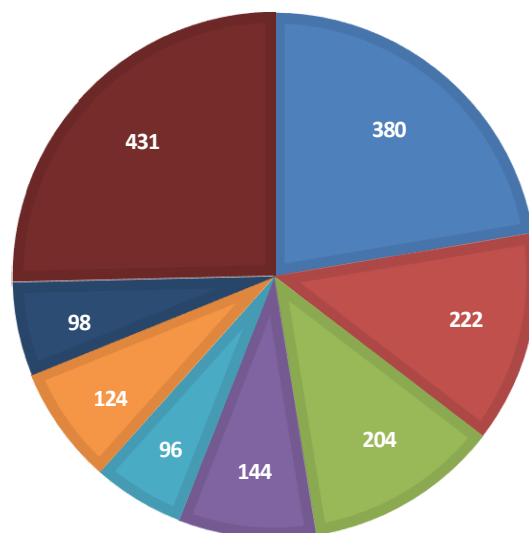
sessions, clients are encouraged to attend weekly wellbeing support groups, as part of their ongoing recovery and to promote positive wellbeing. Clients are supported to manage their wellbeing through selfcare, with a focus on relapse prevention

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

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

		Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
	Notes				
Incoming Resources from Charitable Activities					
Grants and donations	2	3,500	55,559	59,059	183,490
Earned income	3	8,164	279,646	287,810	49,340
TOTAL INCOMING RESOURCES		11,664	335,205	346,869	232,830
Resources Expended					
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
TOTAL RESOURCES EXPENDED		45,014	216,301	261,315	185,530
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS					
		(33,350)	118,904	85,554	47,300
Transfers between funds		30,234	(30,234)	-	-
Net movement in funds		(3,116)	88,670	85,554	47,300
Total funds brought forward		153,456	214,986	368,442	321,142
Total funds carried forward		150,340	303,656	453,996	368,442

Roshni Ghar
Balance Sheet
As at 31 March 2023

		2023		2022	
	Notes	£	£	£	£
FIXED ASSETS					
Tangible Assets	6		1,850		2,647
CURRENT ASSETS					
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	
Creditors and accruals	8	<u>9,964</u>		<u>2,410</u>	
NET CURRENT ASSETS			452,146		365,795
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>453,996</u>		<u>368,442</u>
Creditors: Amounts due after one year			-		-
NET ASSETS			<u>453,996</u>		<u>368,442</u>
FUNDS					
Unrestricted funds			150,340		153,456
Restricted funds	5		<u>303,656</u>		<u>214,986</u>
TOTAL FUNDS			<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 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
Total Grant income	3,500	55,559	59,059	183,490

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
Total Earned income	8,164	279,646	287,810	49,340

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
	157,495	121,979

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	5,860	2,107

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

Total Charitable expenditure

214,986	335,205	216,301	(30,234)	303,656
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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.

Buildings Fund

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

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.

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 £
Cost			
As at 1 April 2022	3,872	5,350	9,222
Additions	-	-	-
Disposals	-	-	-
As at 31 March 2023	3,872	5,350	9,222
Depreciation			
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	3,542	3,830	7,372
Net Book Value			
As at 31 March 2023	330	1,520	1,850
As at 31 March 2022	495	2,152	2,647

7. Debtors

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

8. Creditors: Amounts due within one year

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

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 £
Income						
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
TOTAL INCOMING RESOURCES	11,664	55,104	335,205	177,726	346,869	232,830
Resources Expended						
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
TOTAL RESOURCES EXPENDED	45,014	50,424	216,301	135,106	261,315	185,530
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS	(33,350)	4,680	118,904	42,620	85,554	47,300
Transfers between funds	30,234	23,097	(30,234)	(23,097)	-	-
Net movement in funds	(3,116)	27,777	88,670	19,523	85,554	47,300
Total funds brought forward	153,456	125,679	214,986	195,463	368,442	321,142
Total funds carried forward	150,340	153,456	303,656	214,986	453,996	368,442