



**Roshni
Ghar**
HOPE & WELL-BEING

***Promoting positive
mental health
for women***

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



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

Tel: 01535 609927

Email: info@roshnighar.org.uk

www.roshnighar.org.uk

Trustees' report for the year ended 31 March 2024

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

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

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

Councillor Fozia Shaheen

Charity number: 1078859 Registered in England and Wales

Company number: 03819825 Registered in England and Wales

Registered and principal address:

13 Scott Street Keighley BD21 2JH

Bankers

Virgin Money 73 North Street Keighley BD21 3SD

Independent examiner: DF Pollitt FCCA

Burrow & Crowe Accountants & Business Advisers Ltd

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

Structure, governance and management

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

Method of recruitment and appointment of trustees

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

Induction and training of directors and trustees

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

Risk Assessment

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

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

Objectives and activities

The charity's objects

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

Public benefit statement

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

Staff:

Shamim Akhtar: *Service Manager*

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

Perveen Mahmood: *Mental Health Support Worker*

Lili Moni: *Mental Health Support Worker*

Samina Choudhery: *Peer to Peer Support Worker*

Maria Choudhury: *Mental Health Worker*

Melissa Booth: *Admin Worker*

Shabana Din: *Engagement Worker*

Davinder Sehmbi: *Project Support Worker*

Rabena Hussain: *Wellbeing worker*

Hafsa Shakoor: *Mental health support worker*

Ilaina Skinner: *Mental health support worker*

Amber Noman: *Wellbeing worker*

Shazia Kauser: *Mental health support worker*

Tasleem Akhtar: *Cleaner*

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

Roshni Ghar Mission Statement:

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

OBJECTIVES

The organisation follows these objectives:

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

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

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

Support Services Offered by Roshni Ghar

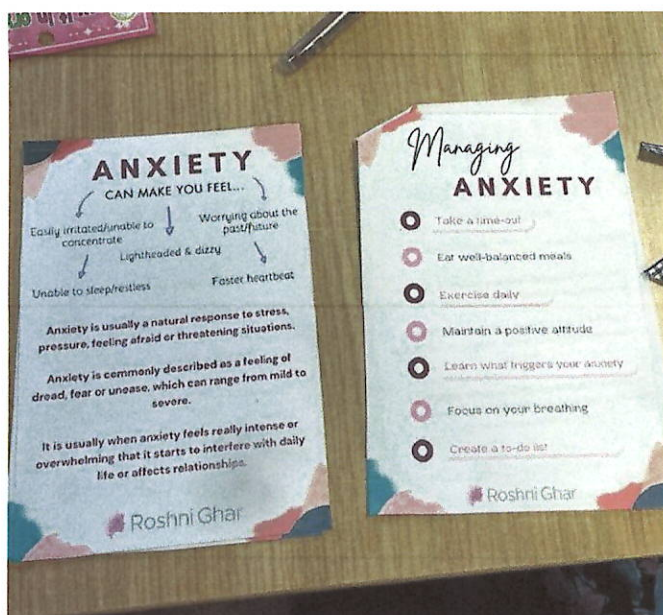
Roshni Ghar provides culturally sensitive, comprehensive emotional and wellbeing support. The service is designed to offer person-centred, holistic, and tailored assistance for up to 12 months. This includes both 1:1 and group support, focusing on the emotional, mental, physical, and social wellbeing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

Initial Assessment

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

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

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



Weekly 1:1 Support Sessions

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

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

Ongoing Support

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



Support Groups

1. Umeed (Hope) Group:

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

Offers structured creative and therapeutic activities tailored to individual needs.

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

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

2. Gup Shup (Chit Chat) Group:

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

Combats social isolation in individuals.

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

3. Dekh Bhal (Staying Well) Support Group:

Focuses on maintaining and promoting ongoing mental health and wellbeing.

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

4. Carers Wellbeing Group:

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

5. Young Girl's Group:

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

6. Physical Wellbeing Support:

Addresses physical health aspects, promoting overall wellbeing.

7. Outreach Sessions:

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

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

Provides support within psychiatric settings to ensure continuity of care.

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

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

Summary

Roshni Ghar's structured approach ensures that each client

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

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



Art and Wellbeing with Hive:

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

Promoting Physical Wellbeing:

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

In-Reach Support Services:

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

Outreach Sessions in Various Settings:

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

Culturally Sensitive Counselling Service:

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

Culturally sensitive Individual and Group Counselling:

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

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

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

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

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

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

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

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

Positive Client Feedback:

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

Client Testimonials:

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

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

Commitment to Tackling Inequalities

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

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

Creating Support Networks

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



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

Comprehensive Support

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



Addressing Food Poverty

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

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

Community Engagement

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

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

Expanding Success

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

Service User-Centric Approach

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

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

Adopting a Hybrid Approach to Wellbeing

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

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

Collaborative Work

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

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

Success and achievements

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

South Asian wrap

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

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

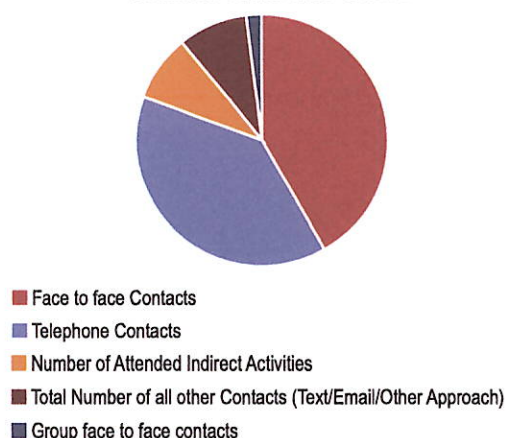
Community Iftar at Roshni Ghar: Fostering Inclusion and Support During Ramadan

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

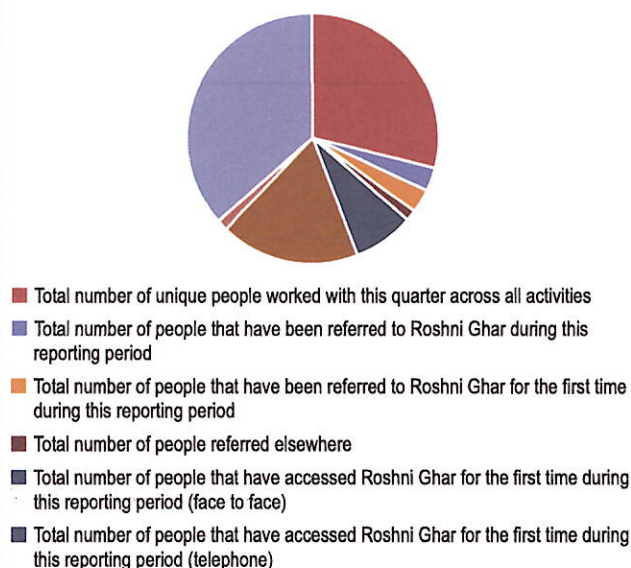
Our community iftars are designed to:

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

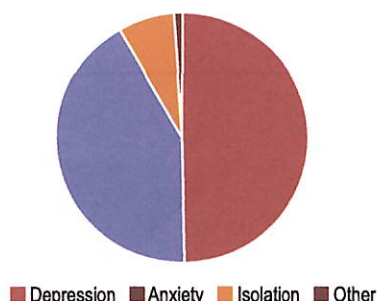
Contacts Made with Clients



Service Information



Reasons for referral



Service Design and Development

Research

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

Future workforce development:

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

Funding and Finance:

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

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

Contact Information:

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

Contact telephone number: 01535 609927

Email: info@roshnighar.org.uk

Charity Number: 1078859

Company Number 3819825

Statement of trustees' responsibilities

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

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

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

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

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

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

Signed on behalf of the board of trustees on:

Dr Fameeda Ansari (Trustee)

Independent examiner's report to the trustees of Roshni Ghar

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

DF Pollitt FCCA



5th December 2024

Burrow & Crowe Accountants & Business Advisers Ltd

Pegholme Mill, Wharfebank Mills Ilkley Road

Otley

LS21 3JP

Roshni Ghar

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

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

Roshni Ghar
Balance Sheet
As at 31 March 2024

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

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

Directors' (Trustees) responsibilities:

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

On behalf of the board

F. Ansari

Director

5th December 2024

Registered Company Number: 3819825

Roshni Ghar

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

1. Accounting Policies

Basis of accounting

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

Accounting convention and charitable status

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

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

Going concern

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

Incoming resources

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

Grants and donations

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

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

Expenditure and liabilities

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

Taxation

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

Tangible fixed assets

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

Furniture and equipment : over 4 years

IT equipment and database : over 4 years

Pensions

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

Roshni Ghar

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

1. Accounting policies continued

Fund accounting

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

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

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

2. Grant income and Donations

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

3. Earned income

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

4. Staff costs and numbers

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

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

Defined contribution pension scheme

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

Roshni Ghar

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

5. Restricted funds

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

NHS Bradford District CCG

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

BMDC Mental Health

The transfer relates to a contribution towards overhead costs

National Lottery Awards for All

To support adult South Asian women with their mental health.

BDCT Reducing Inequalities

The transfer relates to a contribution towards overhead costs

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

BMDC Needs Assessment

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

CCG BAME Carer's Project

Towards the cost of consultation and mental health activity in the Stockbridge area in

Sainsbury's Eat Better

Keighley and to develop links in Cliffe Castle.

Community mental health transformation

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

Bradford District Care Trust

Towards healthy eating provision for service users.

PCN ARR's funding

Roshni Ghar

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

6. Tangible Assets

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

7. Debtors

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

8. Creditors: Amounts due within one year

	2024 £	2023 £
Trade creditors	-	-
Other creditors	19,605	6,364
Accruals	3,600	3,600
	23,205	9,964

Roshni Ghar

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

9. Related party transactions

Trustee expenses

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

Trustee remuneration and benefits

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

Remuneration and benefits received by key management personnel

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

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