

# MUSHKIL AASAAN LIMITED

England & Wales · Charity number 1080666

## Details

|                |                                                         |
|----------------|---------------------------------------------------------|
| Other names    | MUSHKIL AASAAN                                          |
| Status         | Registered                                              |
| Legal form     | Charitable company                                      |
| Company number | <a href="#">03810948</a>                                |
| Registered     | 2000-05-11                                              |
| Register       | <a href="#">View on the Charity Commission register</a> |

## Contact

|         |                                                                          |
|---------|--------------------------------------------------------------------------|
| Address | Mushkil Aasaan<br>220-222 Upper Tooting Road<br>London<br>SW17 7EW       |
| Phone   | 02086726581                                                              |
| Email   | <a href="mailto:mushkil@mushkilaasaan.com">mushkil@mushkilaasaan.com</a> |
| Website | <a href="http://mushkilaasaan.com">mushkilaasaan.com</a>                 |

## Activities

**Objects:** TO RELIEVE STRESS AND SUFFERING OF FAMILIES, IN PARTICULAR FAMILIES OF ASIAN ORIGIN OR DESCENT LIVING IN THE LONDON BOROUGH OF WANDSWORTH AND SURROUNDING GREATER AND OUTER LONDON BOROUGH, WHOSE RELATIONSHIPS HAVE BROKEN DOWN OR ARE IN THE PROCESS OF BREAKING DOWN, TO ADVISE AND HELP IN THE SETTLEMENT OF DIFFERENCES OR POTENTIAL DIFFERENCES OVER ASSOCIATED MATTERS AND TO PRESERVE AND PROTECT TH HEALTH, BOTH MENTAL AND PHYSICAL, THE RELIEF OF POVERTY, DISTRESS AND SICKNESS INCLUDING THE PROVISION OF ACCOMMODATION OF NECESSITOUS PERSONS, OF ADULTS AND CHILDREN INVOLVED.

**Activities:** To upholding the rights and dignity of the individual and family, within a holistic model of support, embracing diversity, while addressing inequalities through community representation, development and advocacy. Providing 'specialist' packages of Domiciliary Care that transcend detailed knowledge of the Community's faith, values, customs, languages and dietary needs beyond that of basic needs.

## Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, Accommodation/housing, Religious Activities, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

## Geography

- **Area of benefit:** WANDSWORTH AND SURROUNDING GREATER AND OUTER LONDON BOROUGHES
- Croydon
- Lambeth
- Merton
- Wandsworth

## Finances

| Period end | Income     | Expenditure | Assets     | Employees |
|------------|------------|-------------|------------|-----------|
| 2025-03-31 | £2,863,992 | £2,541,983  | £8,843,038 | 151       |
| 2024-03-31 | £2,574,425 | £2,215,048  | £8,529,129 | 121       |
| 2023-03-31 | £2,111,118 | £1,864,383  | £8,169,752 | 123       |
| 2022-03-31 | £1,924,817 | £1,607,708  | £7,955,417 | 0         |
| 2021-03-31 | £1,675,115 | £1,457,506  | £7,602,032 | 129       |

## Trustees

| Name           | Role | Appointed  |
|----------------|------|------------|
| Habib Lateef   |      | 2019-12-03 |
| SHAHEEN FARHAT |      |            |

**MUSHKIL AASAAN LIMITED**

England & Wales - Charity number 1080666

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# Accounts

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REGISTERED COMPANY NUMBER: 3810948 (England and Wales)  
REGISTERED CHARITY NUMBER: 1080666

Report of the Trustees and  
Audited Financial Statements for the Year Ended 31 March 2025  
for  
Mushkil Aasaan Limited  
(A Company Limited by Guarantee)

Nasir Mahmud FCA  
Chartered Accountant  
11 Ellerton Road  
West Wimbledon  
SW20 0ER

Mushkil Aasaan Limited  
(A company limited by guarantee)

Contents of the Financial Statements  
for the Year Ended 31 March 2025

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Reference and Administrative Details  
for the Year Ended 31 March 2025

|                           |                                                                                            |
|---------------------------|--------------------------------------------------------------------------------------------|
| TRUSTEES                  | Mrs. Shaheen Farhat<br>Mrs. Habib Lateef<br>Mrs. Rafeeq Deen                               |
| COMPANY SECRETARY         | Mrs. Naseem Aboobaker                                                                      |
| REGISTERED OFFICE         | 220-222 Upper Tooting Road<br>London<br>SW17 7EW                                           |
| REGISTERED COMPANY NUMBER | 3810948 (England and Wales)                                                                |
| REGISTERED CHARITY NUMBER | 1080666                                                                                    |
| INDEPENDENT AUDITOR       | Nasir Mahmud FCA<br>Chartered Accountant<br>11 Ellerton Road<br>West Wimbledon<br>SW20 0ER |

Mushkil Aasaan Limited  
(A company limited by guarantee)

Strategic Report  
for the Year Ended 31 March 2025

The trustees present their strategic report for the year ended 31 March 2025

**REVIEW OF BUSINESS**

Mushkil Aasaan is a Charity that was established in the early nineties to support the needs of the local community across cultural, faith, linguistic and ethnic boundaries. The Organisation embraces and outreaches to all diversities of religion and culture and is committed to serving the community with equal access to all, regardless of gender, race, religion, social class or disability.

We have continued to work hard to creating sustainable success and continue to develop and improve. Community is everything that the organisation stands for and our values remain at the heart of having a positive impact on society. To meet demand and address inequalities in mainstream services there has been an outburst of added Services in the year with the clarity, vision and leadership of the senior team.

The core service remains the commissioned Domiciliary Care and NHS End of Life Care. 120,000 hours of Homecare were provided in the year. Further to a Tendering process we have been awarded a contract with Lambeth Council, for the delivery of Adult Neighbourhood Home Care Lot 9. We have also been awarded the Tender Application for Children Services in Wandsworth at 92%. This enables us in remaining a Specialist Service to Lambeth and Wandsworth Children Services in meeting their cultural, linguistic and faith needs.

The recruitment challenges have been eased by being able to sponsor over 20 Skilled Workers under the International Visa Scheme, which has provided a much-needed boost to meet the needs of Service Users and an organisational security over a five-year period. We continue to work with Employment Offices in training and recruiting local workforce to enhance the economy and create employment.

For our Homecare Service there is an improvement plan in place to transition to a more robust Digital Care Planning System with the functionality of people and their relatives to monitor the care that is delivered in real-time. There is more collaborative working in partnership with Health and Social Care Services in advocating for the support needs of Service Users.

The Service Level Agreement with Wandsworth Council in providing Advice and Advocacy, Counselling, and Crisis Intervention Preventative Services remains very much in demand and is always oversubscribed. Across a spectrum of very complex and unmet needs, our early interventionist practice model of assessment and support reduces the call later to costlier statutory services.

CAML (Citizens Advice Merton and Lambeth) Service remains imperative in supporting clients with Cost-of-Living Support in relation to homelessness, housing issues, debt management, welfare rights and disability entitlements advice and form-filling and follow-ups.

This year we were privileged to be elected as an embedded Community Provider by the London-wide PROPEL Project. This entails 2 members of the Charity's staff being trained by Wandsworth Citizens Advice Bureau as qualified Advice Workers to provide the Service in-house.

Mushkil Aasaan is also now registered as an official Community Space in the Borough of Wandsworth. With the Cost-of-Living Funding free healthy meals are prepared in-house and provided at our Mehfil Women Group and a much-needed Saturday Social for isolated men, and a Mothers Group with Children. These groups are further enhanced with activities such as Exercise and Falls Prevention, Enable Arts, Parenting Support, Cultural Events and Activities.

Mushkil Aasaan Limited  
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Strategic Report - continued  
for the Year Ended 31 March 2025

Children's Holiday Schemes sponsored by the Dfe HAF programme also remain a special feature throughout the year. It gives us great pleasure to welcome children and their families, especially those with Special Needs who would not normally venture out.

As part of the EMHIP (Ethnic Minorities and Health Inequalities Partnership) program, our ground floor was renovated to establish a second HUB facility through the South West London Mental Health Trust.

It is an exciting time for Mushkil Aasaan for it to come to realisation after decades of effort and determination to address Mental Health Needs of the Community.

There has been a surge of activities and workshops focussing on mental well-being which have facilitated in de-stigmatization and people being able to come to an open house facility and be able to address their concerns in their own languages with cultural and faith sensitivities.

Collaborations with various statutory and voluntary organisations have enhanced greater understanding of Community Mental Health needs on many aspects such as Sickle Cell and Thalassaemia, Dementia and Alzheimers, Macmillan Cancer Services, Depression and Anxiety, Bone Health and Well-Being, Mental Health and Islam, Positive Parenting, and a Relationship Series.

Mushkil Aasaan also secured a contract with the SWL Mental Health Service for Peer Support, employing two Peer Support Workers to handle daily intake for clients referred by the Trust for appropriate mental health support for clinically diagnosed mental health conditions.

North Drive proposed development of Supported Housing for the Seniors finally made it to Planning Committee after much frustration and delay, whilst also excitement. Planning Permission was finally granted with an S106 agreement.

We are confident that it will bring a greater quality of life for our seniors in the Community who need to downsize from their current accommodation, while freeing up much needed family housing for those in need. In particular, it will provide greater autonomy while securing for them their aspirations and ambitions in their retirement years. Its planned landscaped gardens space will further enhance their quality of life amongst an intergenerational atmosphere.

Investor in People notes that "there is a considerable commitment to leading people as effectively as possible and there is a high level of trust in the leaders which is impressive. There is passion and pride from people about working for Mushkil Aasaan and how much people enjoy their role, feel trusted and find the work interesting".

Care Quality Commission notes that "The Provider understood their regulatory responsibilities and submitted statutory notifications to the CQC as required. They are engaging and involve people using the Service fully considering their equality characteristics. There is continuous learning and improving care and systems are in place to gather feedback and hear the views of people, relatives, and carers. One relative said, "They listen to my concerns and feelings. They acknowledge them and take appropriate action.

Mushkil Aasaan Limited  
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Strategic Report - continued  
for the Year Ended 31 March 2025

**PRINCIPAL RISKS AND UNCERTAINTIES**

The annual grant of £51,467 from the Wandsworth Council caters for the over-subscribed Service Level Agreement. Spot-Purchase of our Specialist Domiciliary Services is the Charity's main source of income.

The Trustees are conscious of the reliance on the grant and tentative spot-purchased Domiciliary Care income and the importance to reduce dependency through sustainable and creative initiatives, while increasing revenue and control costs within models of best value.

The unit cost has remained considerably reduced to remain competitive in the market position. Adherence to regulatory requirements and challenges of Cost of Living and newer employment laws have resulted in a reduction in earned income to break-even point and raises credible concerns for costings of all subsidised services and future development visions.

As with all entities, no future is assured and an element of risk looms over the future of the Charity. The economic climate and changing patterns of delivery has its own impact on Social Services commissioning. In comparison to last year there has been a sustained level of income generated through the spot-purchasing of Domiciliary Care. However increased governance costs such as CQC requirements, GDPR, Digital Transformation, PPE and Staffing costs greatly impact on income levels to break-even point.

**FUTURE PROSPECTS**

**Possible Future Opportunities**

The Charity's future direction and existing sustainability is influenced by its grant funding and spot-purchase commissioning.

Current strategic planning explores a range of approaches encompassing better outcomes for our service users and carers as set out in our vision and values.

- With our renewed NHS AQP Pan London Provider Status there is scope to venture into surrounding boroughs to provide these much-needed services. To develop an End-of-Life Care Service in Croydon whilst promoting Carework as a viable profession and providing appropriate training.
- To remain alert on newer opportunities such as the Government Agenda on Integrated Services and opportunities in Children Services.
- To co-produce culturally sensitive Psychological Services and Programmes of Health and Wellbeing in Co-production with Wandsworth Community Empowerment Network and statutory services.
- To develop an Intergenerational Supported Housing Scheme Project and Community Garden at our site. The very initial process and hard work for this venture in a conservation area has finally materialised with Planning permission being granted with an S106 agreement. Our planned intergenerational purpose-built project remains a work in progress.

Mushkil Aasaan Limited  
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Strategic Report - continued  
for the Year Ended 31 March 2025

- Plans are currently in place for the Charity to formalise as a registered Social Housing Provider, a much requested and an unmet need for our elderly who are desiring to downsizing. Also, a stated preference to residential care, recalling what happened in the pandemic to many of the elderly in care homes. Our planned intergenerational purpose-built project remains a work in progress.

This report was approved by the Board on  
its behalf by

18/12/2025

signed on

S. Farhat

Mrs. Shaheen Farhat - Trustee

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Report of the Trustees**  
**for the Year Ended 31 March 2025 ,**

The trustees who are also directors of Mushkil Aasaan Limited for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Mushkil Aasaan is a Registered Charity (No 1080666) and a Company Limited by Guarantee (No 3810948). Its objectives are expressed in the Memorandum of Association. Its Trustees are supported by a Board of Management and two Patrons. The Trustees have had regard to the Charity Commission's guidance on public benefit.

The Trustees, who are also Directors for the purposes of Company Law and who served during the year and up to the date of this report are set out on page 1.

All Trustees and Directors collectively monitor and ensure delivery of its charitable objectives and strategic direction, while upholding the Charity's values. They have responsibility for ensuring good practice, effective governance and management, accurate and transparent financial management and reporting.

Furthermore, they ensure that the Charity complies with relevant laws and requirements of regulatory bodies, such as Care Quality Commission and NHS. They desire that Mushkil Aasaan remains successful and can continue to serve its diverse community as intended.

The priority of our organisation remains, to seek to recruit and appoint new board members / trustees while expanding the skill bank of our organisation through formal training relevant to the Charity needs with clear procedures on roles and responsibilities as trustees.

**Key Objectives of the Charity are:**

██████████ To provide care, support, education and training for individuals and families and their carers

██████████ To provide support to people affected by poverty, sickness, family breakdown and social exclusion.

██████████ To develop the capacity and skills of members of socially and/or poor communities to help identify and meet their needs and enable them to participate more fully in society.

██████████ To support people in accessing legal advice and other professional advice and support.

██████████ To provide a service responsive to assessed needs, with equal access to all, regardless of sex, race, income, social class, or other socio-demographic factors.

The Charity's future direction and existing sustainability is influenced by its grant funding and spot-purchase commissioning. Current strategic planning explores a range of approaches encompassing better outcomes for our service users and carers as set out in our vision and values.

**Mushkil Aasaan Limited**  
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**Report of the Trustees - continued**  
**for the Year Ended 31 March 2025**

With our NHS AQP Pan London Provider Status there is scope to venture into surrounding boroughs to provide these much-needed services. To develop an End-of-Life Care Service in Croydon whilst promoting Care work as a viable profession and providing appropriate training. To remain alert on newer opportunities such as the Government Agenda on Integrated Services.

To co-produce culturally sensitive Psychological Services and Programs of Health and Wellbeing in Co-production with Wandsworth Community Empowerment Network and statutory services.

To develop an Intergenerational Supported Housing Scheme Project and Community Garden at our site. The very initial process and hard work for this venture in a conservation area has finally materialised with Planning permission being granted with an S106 agreement.

Plans are currently in place for the Charity to formalize as a registered Social Housing Provider, a much requested and an unmet need for our elderly who are desiring to downsizing. Also, a stated preference to residential care, recalling what happened in the pandemic to many of the elderly in Care homes. Our planned intergenerational purpose-built project remains a work in progress.

**Risk Assessment**

The annual grant of £51,467 from the Wandsworth Council caters for the over-subscribed Service Level Agreement. Spot-Purchase of our Specialist Domiciliary Services is the Charity's main source of income.

The Trustees are conscious of the reliance on the grant and tentative spot-purchased Domiciliary Care income and the importance to reduce dependency through sustainable and creative initiatives, while increasing revenue and control costs within models of best value.

The unit cost has remained considerably reduced to remain competitive in the market position. Adherence to regulatory requirements and challenges of Cost of Living and newer Employment laws have resulted in a reduction in earned income to break-even point and raises credible concerns for costings of all subsidized services and future development visions. As with all entities, no future is assured and an element of risk looms over the future of the Charity. The economic climate and changing patterns of delivery has its own impact on Social Services commissioning with the added impact of Covid 19. In comparison to last year there has been a sustained level of income generated through the spot-purchasing of Domiciliary Care.

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Report of the Trustees - continued  
for the Year Ended 31 March 2025

| RISK                                                | MITIGATION                                                                                                                      |
|-----------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Financial performance and resilience                | Ensure standard accountancy procedures are followed and accounts managed on a regular basis                                     |
| Protecting the Charity's assets                     | Ensure information relating to assets are up to date and reviews take place regularly                                           |
| Poor data integrity and governance including (GDPR) | Ensure data processing is carried out according to statutory requirements along with regular audits                             |
| Regulatory and Reputation al risks                  | Ensure all compliance standards are known and regular audits take place during the year, especially CQC                         |
| Staff Wellbeing                                     | Ensure regular 121s are held with all staff by line managers and appropriate policies are in place for training and development |

#### **Reserves Policy**

In view of the risks identified, the Trustees consider it prudent to hold unrestricted free reserves to cover approximately 6 months running costs. For the year ended, this amounted to approximately over £500,000.

Any additional unrestricted free reserves have been designated for an identified Supported Housing Project and to enhance the existing services provided as and when deemed necessary, estimated cost to this project is over £5m.

#### **Objectives and activities and Achievements and performance**

We remain passionate about our work and support to the families and communities we serve. Our success lies in the ethos of our commitment to address unmet needs with a holistic model of support that promotes best value. We involve our Service Users in co-creating ever-increasing shared activities that enhance their overall wellbeing and lifestyle choices.

More than 120,540 hours of Domiciliary Care were provided throughout the year which provide a quality of life to those in need of culturally sensitive care and dignity at times of end of life without being dependent on family/carers. Furthermore, our Domiciliary Care Services empower the elderly to remain in their homes and reduce the demands on hospitalisation and other statutory health and social care services.

Our pivotal Counselling, Casework and Advocacy Services remain over-subscribed from across the Statutory and Voluntary sector, along with self-referrals. This

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Report of the Trustees - continued  
for the Year Ended 31 March 2025

unique and holistic model of multiple Therapeutic and Counselling techniques offers management of crises and emotional distress. It aims to explore, enhance, and promote the inner strengths and resources of the individual towards a greater well-being, personal empowerment, and focus.

This can further involve Crisis Intervention, and Family Mediation and Conciliation, Practical Support and intense Casework in countering domestic violence, family breakdown, homelessness, child protection, elder abuse, racial harassment, discrimination, and immigration issues.

Added value to this is our new Citizens Advice Service supporting clients with Cost-of-Living Support in relation to homelessness, housing issues, debt management, welfare rights and disability entitlements advice and form-filling and follow-ups.

This year we were privileged to be elected as an embedded Community Provider by the London-wide PROPEL Project. This entails 2 members of the Charity's staff being trained by Wandsworth Citizens Advice Bureau as qualified Advice Workers.

Mushkil Aasaan also secured a contract with the SWL Mental Health Service for 2 Peer Support Workers. This role underlines our commitment to providing mental wellness services that respect cultural and faith-based contexts. 62 Referrals were dealt with in the first year with some very positive outcomes for some of the Service Users.

As part of the EMHIP (Ethnic Minorities and Health Inequalities Partnership) program, our ground floor was renovated to establish a second HUB facility through the South West London Mental Health Trust. The Activities Coordinator and a Mental Wellbeing Manager have now been recruited to support this initiative. A robust programme of activities, workshops, events and seminars take place every week with a footfall of over 500 Users per week for all activities and events.

A range of Support Groups instigated by the imperative needs of the diverse Communities, give the Centre a real sense of vibrancy and value throughout the week, for a whole range of activities, including family and community celebrations, discussions, and debate across a range of organisations and topics.

Our Elderly Women's Weekly Support Group continues and is a popular activity at our Centre. Apart from a weekly lunch together which incorporates well-women seminars and fitness activities, it further helps to promote their overall well-being when they voice their concerns and a voice on social issues.

This year this Group was further enhanced with Arts Therapy with Enable Arts, culminating to the preparation of a well-received exhibition at Wandsworth Culture South Asian Heritage Event.

A group of young professional women and working mothers continue to meet at the Centre on Monday evenings, with a focus on self-support. It remains an important forum for helping them gain greater confidence and understanding of positive parenting through their shared experiences of their growing children's needs.

Supported by Wandsworth Council and St Georges Hospital our Falls Prevention service has been invaluable in providing an exercise class with regular assessments and reviews from a visiting Physiotherapist. It also provides a platform for socialising and combating isolation in a relaxing atmosphere with cultural needs respected.

Mushkil Aasaan is also now registered as an official Community Space in the Borough of Wandsworth. With the Cost-of-Living Funding free healthy meals are prepared in-house and provided at our Mehfil Women Group and a much-needed

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**Report of the Trustees - continued**  
**for the Year Ended 31 March 2025**

Saturday Social for isolated men, and a Mothers Group with Children.

The year commenced on a positive note with a very successful Ramadan and Easter Playscheme for Children and their families under the DFE funded Holiday Activities and Food Programme (HAF). The aim of the programme was to provide free stimulating activities and promote nutritious meals to children in a Covid safe environment.

Mushkil Aasaan's programme has been well received and appraised by the Local Authority. This has now become a common feature in the year with an Easter, Summer

and Winter playscheme moving onto another seasonal year. It gives us great pleasure to welcome children and their families, especially those with Special Needs who would not normally venture out.

The Zakia centre women's support group activities have been on hold for some time due to the need for required major repairs and Nursery provider surrendering the lease.

Both were also affected by the progression of covid, while we have maintained providing accommodation and support to women who have experienced domestic abuse. We are also in discussions with other providers, who are considering joint working partnership funding activities, in mental health support.

North Drive proposed development of Supported Housing for the Seniors finally made it to Planning Committee after much frustration and delay, whilst also excitement. Planning Permission was finally granted with an S106 agreement. This was by far a major achievement after years of persistence in attaining approval.

We are confident that it will bring a greater quality of life for our seniors in the Community who need to downsize from their current accommodation, while freeing up much needed family housing for those in need.

In particular, it will provide greater autonomy while securing for them their aspirations and ambitions in their retirement years. Its planned landscaped gardens space will further enhance their quality of life amongst an intergenerational atmosphere.

As ever, much of our accomplishments this year could not have been achieved without the continued dedication, and commitment of our Careworkers, Volunteers, Trustees, Management Board and Office-Based Support Team and the Emhip Team.

The daily complexities and challenges of coordinating an effective ongoing development Project such as Mushkil Aasaan remains for the most part in the hands of Naseem Aboobaker our Project Director and Bernadette Khan our Consultant Social Worker, and Nasreen Seedat our Care Co-ordinator, all of whom work tirelessly beyond the call of duty for the Communities we serve.

IIP notes that 'Mushkil Aasaan has a very friendly, positive culture and people throughout the organisation enjoy working there and appear to be loyal and dedicated'.

**Sustainability, Social Responsibility and Public Impact**

Mushkil Aasaan stands as a beacon of social responsibility, guided by an unwavering commitment to equity, community empowerment, and sustained public impact. Our mission is to provide exemplary consultancy to co-professionals, advocate for marginalised groups, and ensure their perspectives are heard within statutory services and policy forums. We believe that lasting change is achieved through a blend of compassionate service delivery, strategic advocacy, and a culture of inclusion both within our organisation and in the broader community. From our Board of Trustees and dedicated staff to our volunteers and project

**Mushkil Aasaan Limited**  
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**Report of the Trustees - continued**  
**for the Year Ended 31 March 2025**

teams, every member of Mushkil Aasaan embodies the values of loyalty, shared purpose, and professional integrity. Our approach is holistic, combining direct support with efforts to shape local policy and cultivate partnerships that drive sustainable impact. As we reflect on our achievements and look ahead to future challenges, our strategic focus remains clear: to champion the needs of those most at risk of exclusion and to foster an environment in which all individuals are empowered to thrive.

**Service Delivery and Community Reach**

Central to our organisational ethos is the direct impact we have on the lives of those we serve. Over the past year, Mushkil Aasaan has delivered more than 120,540 hours of Domiciliary Care, providing culturally sensitive support that upholds dignity, particularly at times of end-of-life. This service empowers elderly clients to maintain independence within their own homes, thereby reducing the pressure on hospital and statutory health and social care services.

Referrals to our services have continued to grow, with 341 new cases recorded this year (112 male, 229 female), of which 95% were from Black and Minority Ethnic (BME) communities. These figures reflect not only the scale of our outreach but our ability to respond effectively to the specific needs of diverse populations.

Our counselling, casework, and advocacy support have played a pivotal role in addressing unmet needs within health and social care, legal, and other professional services. With 725 face-to-face sessions delivered—many requiring intensive support—we have been instrumental in countering family breakdown, safeguarding children and the elderly, and addressing issues related to domestic violence.

Volunteering remains a cornerstone of our impact, reducing isolation, promoting well-being, and lessening reliance on statutory services. The Citizens Advice Merton and Lambeth Service (CAML) continue to be a lifeline for those facing homelessness, housing insecurity, debt, welfare rights, and disability entitlements, having supported 239 clients this year with advice and assistance with forms.

Through the London-wide PROPEL Project, Mushkil Aasaan was honoured to be elected as an embedded Community Provider, resulting in two staff members being trained as qualified Advice Workers by Wandsworth Citizens Advice Bureau. In their first year, they provided 89 episodes of professional advice, further enhancing our community reach and expertise.

A new partnership with the South West London Mental Health Service enabled us to employ two Peer Support Workers, reflecting our commitment to culturally and faith-sensitive mental wellness. This initiative dealt with 62 referrals in its first year, yielding significant positive outcomes for service users.

The Ethnic Minorities and Health Inequalities Partnership (EMHIP) programme saw the renovation of our ground floor to establish a second HUB facility, supported by the recruitment of an Activities Coordinator and a Mental Wellbeing Manager. The HUB now hosts a robust programme of workshops, events, and support groups, attracting approximately 500 users each week.

A significant milestone was achieved when planning permission was granted for the North Drive Supported Housing development for seniors. This project, secured after years of persistent advocacy, promises to deliver greater autonomy and quality of life for older community members while freeing up family housing for those in need. Its planned landscaped gardens and intergenerational spaces embody our vision for holistic, sustainable community living.

**Sustainability: Resource Allocation and Long-Term Partnerships**

Sustainability is the guiding principle underpinning all our activities. We recognise that meaningful impact requires careful stewardship of resources, strategic investment in capacity-building, and the cultivation of enduring partnerships. Our financial strategy is rooted in transparency and responsibility ensuring that resources are allocated where they will have the most significant long-term effect.

This year, our commitment to sustainability was demonstrated through a balanced approach to programme funding and development. We have prioritised initiatives that address root causes of disadvantage, such as housing insecurity, debt, and poor mental health, while also investing in infrastructure and staff development to future-proof our services.

Our partnerships with statutory bodies, local authorities, and other voluntary organisations have enabled us to leverage expertise, share best practice, and amplify our collective impact. Notably, our collaboration with the South West London Mental Health Trust and participation in the PROPEL Project have expanded our reach and enhanced the quality of our service offerings.

Looking ahead, Mushkil Aasaan is committed to strengthening these partnerships, seeking new opportunities for joint working, and engaging with stakeholders to ensure that our programmes remain responsive to evolving community needs.

**Social Responsibility: Targeted Programmes and Community Empowerment**

Social responsibility is at the heart of our organisational identity. We deliver targeted programmes that address the most pressing challenges faced by our community, including homelessness, welfare rights, disability entitlements, and mental health. Our approach is inclusive, empowering individuals to take an active role in their own well-being and that of their families and neighbours.

Our Domiciliary Care Services are tailored to respect cultural and faith-based needs, ensuring that all clients receive dignified support. Volunteering opportunities are structured to foster personal growth, reduce social isolation, and promote well-being. Training and development remain key priorities, with recent sessions covering topics such as Care Quality Commission standards, NHS Integrated Care Reform, dementia care, autism, epilepsy, infection control, and end-of-life care.

We also invest in community education and advocacy, equipping individuals with the knowledge and skills to navigate complex systems and access their entitlements. Our efforts in supporting advice work—whether through CAML, PROPEL, or Citizens Advice—ensure that vulnerable clients are not left behind.

The establishment of the new HUB facility serves as a testament to our commitment to inclusivity, providing a welcoming space for individuals from all backgrounds to engage in activities, access support, and participate in decision-making.

Through the North Drive Supported Housing initiative, we are redefining senior living, offering not only physical accommodation but also a supportive community that values autonomy, intergenerational interaction, and lifelong aspirations.

Report of the Trustees - continued  
for the Year Ended 31 March 2025

**Public Impact: Advocacy, Policy Influence, and Future Directions**

Mushkil Aasaan's public impact is realised through relentless advocacy, active policy engagement, and a determination to ensure that the voices of marginalised groups are heard. By participating in advisory panels and policy forums, we highlight unmet needs, influence local decision-making, and champion social justice.

Our impact statistics demonstrate not only the breadth of our service delivery but the depth of our engagement with those who stand to benefit most. Each hour of care, each referral, and each successful intervention is a step towards a more equitable society.

Our ambition for the future matches the achievements of the past year. We will continue to invest in staff development, expand our training programmes, and seek new ways to empower volunteers and community members. Our strategic priorities remain clear: to maintain high-quality service delivery, strengthen our partnerships, and advocate for policies that promote equity and resilience.

We are committed to sustainability, ensuring that our resources are used wisely and that our initiatives have a lasting impact. Our future plans include further expansion of our HUB facilities, the development of additional supported housing, and the introduction of new programmes to address emerging needs in mental health, disability, and social care.

In all our endeavours, we will uphold our values of compassion, professionalism, and inclusivity, striving to build a legacy of hope, resilience, and positive change.

**A Collective Achievement and Vision for the Future**

The progress outlined in this report is the result of the unwavering dedication of our staff, volunteers, trustees, and partners. Together, we have built an organisation that not only delivers vital services but also stands as a force for systemic change. Mushkil Aasaan's legacy is one of hope and resilience, and our vision for the future is grounded in the belief that every individual deserves the opportunity to flourish.

As we move forward, we remain steadfast in our commitment to sustainability, social responsibility, and public impact. We invite all stakeholders—charity trustees, partners, and community members—to join us in this journey, confident that together we can achieve even greater outcomes for those we serve.

**Financial review**

The charity made a net surplus of £313,909 during the year. At the balance sheet date, total unrestricted funds amounted to £8,843,038 including a net revaluation reserve of £876,600.

**Employee involvement**

Supporting, identifying, nurturing, and providing the opportunities for people to be empowered and to improve themselves is fundamental to the culture of Mushkil Aasaan. Most staff are extremely proud of the organisation, their visibility in the community and the support that is given to the families and communities in the area.

Mushkil Aasaan Limited  
(A company limited by guarantee)

Report of the Trustees - continued  
for the Year Ended 31 March 2025

We operate within a culture which supports collaborative working and strong intra-team support. The job shadowing, paired working, training sessions and the informal weekly visits to the office enable this to take place. In addition, people are encouraged to discuss their individual needs and to share and support their team members.

Career development amongst our staff remains an organisational key objective. The central focus of our recruitment, retention and practices is promoting and empowering those who seek such opportunities. This manifests itself in continuing to provide inclusive employment opportunities for male and female Careworkers and Volunteers. The open and transparent leadership of the office team and senior staff sets a positive tone for aspiring leaders and managers throughout the organisation.

There is a considerable amount of training opportunities in this year including both face to face and online. Recent ongoing key training requirement has been related to Care Quality Commission and NHS Integrated Care Reform, Management Level 4, Advice First for Citizens Advice, PALS Dementia Assessments, Care Supervision, Autism, Epilepsy, Stoma Care, Catheter Care, Manual Handling, Infection Control, End of Life, and Care Certificates and Level 2. Compassionate Neighbours, CarelineLive, Advice Pro and ESOL.

**STATEMENT OF TRUSTEES RESPONSIBILITIES**

The trustees (who are also the directors of Mushkil Aasaan Limited (A company limited by guarantee) for the purposes of company Law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the situation of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to select suitable accounting policies and then apply them consistently. Observe the methods and principles in the Charity SORP to make judgements and estimates that are reasonable and prudent to prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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 statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Mushkil Aasaan Limited  
(A company limited by guarantee)

Report of the Trustees - continued  
for the Year Ended 31 March 2025

In so far as the trustees are aware, there is no relevant audit information of which the charitable company's auditor is unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

**AUDITOR**

The auditor, Nasir Mahmud FCA, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 18/12/2025 and signed on the board's behalf by:

*S. Farhat.*

Mrs. Shaheen Farhat - Trustee

Report of the Independent Auditor to the Members of  
Mushkil Aasaan Limited  
(A company limited by guarantee)  
for the Year Ended 31 March 2025

**Opinion**

I have audited the financial statements of Mushkil Aasaan Limited (A company limited by guarantee) (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In my opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

I conducted my audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. My responsibilities under those standards are further described in the Auditor responsibilities for the audit of the financial statements section of my report. I am independent of the charitable company in accordance with the ethical requirements that are relevant to my audit of the financial statements in the UK, including the FRC's Ethical Standard, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

**Conclusions relating to going concern**

I have nothing to report in respect of the following matters in relation to which the ISAs (UK) require me to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and my Report of the Independent Auditor thereon.

My opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in my report, I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or my knowledge obtained in the audit or otherwise appears to be materially misstated. If I identify such material inconsistencies or apparent material misstatements, I am required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work I have performed, I conclude that there is a material

Report of the Independent Auditor to the Members of  
Mushkil Aasaan Limited - continued  
(A company limited by guarantee)  
for the Year Ended 31 March 2025

misstatement of this other information, I am required to report that fact. I have nothing to report in this regard.

**Opinions on other matters prescribed by the Companies Act 2006**

In my opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**Matters on which I am required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, I have not identified material misstatements in the Report of the Trustees.

I have nothing to report in respect of the following matters where the Companies Act 2006 requires me to report to you if, in my opinion:

- adequate accounting records have not been kept or returns adequate for my audit have not been received from branches not visited by me; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- I have not received all the information and explanations I require for my audit.

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

**My responsibilities for the audit of the financial statements**

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditor that includes my opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. I design procedures in line with my responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which my procedures are capable of detecting irregularities, including fraud is detailed below:

Report of the Independent Auditor to the Members of  
Mushkil Aasaan Limited - continued  
(A company limited by guarantee)  
for the Year Ended 31 March 2025

Enquiry of management, those charged with governance and the entity's solicitors (or in-house legal team) around actual and potential litigation and claims.

Enquiry of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations.

Reviewing minutes of meetings of those charged with governance.

Reviewing internal audit reports.

Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.

Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

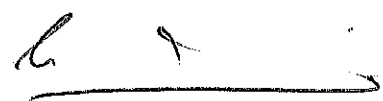
A further description of my responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of my Report of the Independent Auditor.

**Use of my report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. My audit work has been undertaken so that I might state to the charitable company's members those matters I am required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for my audit work, for this report, or for the opinions I have formed.

Nasir Mahmud FCA (Senior Statutory auditor)

For and on behalf of



Nasir Mahmud  
Chartered Accountant and Registered Auditors  
11 Ellerton Road  
West Wimbledon  
SW20 0ER

Date:

18 December 2025

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Statement of Financial Activities**  
**for the Year Ended 31 March 2025**

|                                         | Notes | Unrestricted funds<br>£ | Restricted funds<br>£ | 31.3.25<br>Total funds<br>£ | 31.3.24<br>Total funds<br>£ |
|-----------------------------------------|-------|-------------------------|-----------------------|-----------------------------|-----------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>       |       |                         |                       |                             |                             |
| Donations and legacies                  | 2     |                         | 163,168               | 163,168                     | 110,988                     |
| Other trading activities                | 3     | 2,491,773               | -                     | 2,491,773                   | 2,267,209                   |
| Investment income                       | 4     | <u>209,051</u>          | <u>-</u>              | <u>209,051</u>              | <u>196,228</u>              |
| <b>Total</b>                            |       | <b>2,700,824</b>        | <b>163,168</b>        | <b>2,863,992</b>            | <b>2,574,425</b>            |
| <b>EXPENDITURE ON</b>                   |       |                         |                       |                             |                             |
| Raising funds                           | 5     | 140,075                 | -                     | 140,075                     | 108,943                     |
| <b>Charitable activities</b>            |       |                         |                       |                             |                             |
| Spot Purchases                          | 6     | 1,939,643               | -                     | 1,939,643                   | 1,676,602                   |
| Charitable activity                     |       | 282,097                 | 163,168               | 445,265                     | 412,503                     |
| Governance costs                        |       | <u>17,000</u>           | <u>-</u>              | <u>17,000</u>               | <u>17,000</u>               |
| <b>Total</b>                            |       | <b>2,378,815</b>        | <b>163,168</b>        | <b>2,541,983</b>            | <b>2,215,048</b>            |
| Net gains(loss) on investments          |       | <u>(8,100)</u>          | <u>-</u>              | <u>(8,100)</u>              | <u>-</u>                    |
| <b>NET INCOME/(EXPENDITURE)</b>         |       | <b>313,909</b>          | <b>-</b>              | <b>313,909</b>              | <b>359,377</b>              |
| <b>REALLOCATION OF RESTRICTED FUNDS</b> |       |                         |                       |                             |                             |
|                                         |       | -                       | -                     | -                           | -                           |
| <b>RECONCILIATION OF FUNDS</b>          |       |                         |                       |                             |                             |
| Total funds brought forward             |       | 8,529,129               | -                     | 8,529,129                   | 8,169,752                   |
| <b>TOTAL FUNDS CARRIED FORWARD</b>      |       | <b>8,843,038</b>        | <b>-</b>              | <b>8,843,038</b>            | <b>8,529,129</b>            |

Mushkil Aasaan Limited  
(A company limited by guarantee)

Balance Sheet  
31 March 2025

|                                              | Notes | 31.3.25<br>Total<br>funds<br>£ | 31.3.24<br>Total<br>funds<br>£ |
|----------------------------------------------|-------|--------------------------------|--------------------------------|
| <b>FIXED ASSETS</b>                          |       |                                |                                |
| Tangible assets                              | 12    | 498,898                        | 493,672                        |
| Investment property                          | 13    | <u>4,170,000</u>               | <u>4,1810,000</u>              |
|                                              |       | 4,668,898                      | 4,673,672                      |
| <b>CURRENT ASSETS</b>                        |       |                                |                                |
| Debtors                                      | 14    | 395,565                        | 360,531                        |
| Cash at bank and in hand                     |       | <u>4,242,866</u>               | <u>3,937,874</u>               |
|                                              |       | 4,638,431                      | 4,298,405                      |
| <b>CREDITORS</b>                             |       |                                |                                |
| Amounts falling due within 1 year            | 15    | (260,991)                      | (237,748)                      |
| <b>NET CURRENT ASSETS/(LIABILITIES)</b>      |       | <u>4,377,440</u>               | <u>4,060,657</u>               |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | 9,046,338                      | 8,734,329                      |
| <b>PROVISIONS FOR LIABILITIES</b>            | 16    | (203,300)                      | (205,200)                      |
| <b>NET ASSETS</b>                            |       | <u>8,843,038</u>               | <u>8,529,129</u>               |
| <b>FUNDS</b>                                 | 17    |                                |                                |
| Unrestricted funds:                          |       |                                |                                |
| General fund                                 |       | 7,975,438                      | 7,653,429                      |
| Revaluation Reserve                          |       | <u>867,600</u>                 | <u>875,700</u>                 |
|                                              |       | 8,843,038                      | 8,529,129                      |
| Restricted funds:                            |       |                                |                                |
| Restricted Fund                              |       | -                              | -                              |
| <b>TOTAL FUNDS</b>                           |       | <u>8,843,038</u>               | <u>8,529,129</u>               |

The financial statements were approved by the Board of Trustees and authorised for issue on Friday, and were signed on its behalf by:

*S. Farhat*

18/12/2025

Mrs. Shaheen Farhat - Trustee

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Cash Flow Statement**  
**for the Year Ended 31 March 2025**

|                                                                           | 31.3.25<br>£     | 31.3.24<br>£     |
|---------------------------------------------------------------------------|------------------|------------------|
| <b>Cash flows from operating activities</b>                               |                  |                  |
| Cash generated from operations                                            | 305,950          | 349,425          |
| Interest paid                                                             | (13,470)         | (5,025)          |
|                                                                           | <hr/>            | <hr/>            |
| Net cash provided by operating activities                                 | <u>292,480</u>   | <u>344,400</u>   |
| <br><b>Cash flows from investing activities</b>                           |                  |                  |
| Purchase of tangible fixed assets                                         | (26,062)         | (19,847)         |
| Interest received                                                         | 46,674           | 42,762           |
| Losses on investment                                                      | (8,100)          |                  |
|                                                                           | <hr/>            | <hr/>            |
| Net cash provided by investing activities                                 | <u>12,512</u>    | <u>22,915</u>    |
|                                                                           | <hr/>            | <hr/>            |
| <b>Change in cash and cash equivalents in the reporting period</b>        | 304,992          | 367,315          |
| <b>Cash and cash equivalents at the beginning of the reporting period</b> | 3,937,874        | 3,570,559        |
|                                                                           | <hr/>            | <hr/>            |
| <b>Cash and cash equivalents at the end of the reporting period</b>       | <u>4,242,866</u> | <u>3,937,874</u> |

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Cash Flow Statement**  
**for the Year Ended 31 March 2025**

**1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

|                                                                                    | 31.3.25  | 31.3.24  |
|------------------------------------------------------------------------------------|----------|----------|
|                                                                                    | £        | £        |
| Net income for the reporting period (as per the Statement of Financial Activities) | 322,009  | 359,377  |
| Adjustments for:                                                                   |          |          |
| Depreciation charges                                                               | 20,836   | 16,383   |
| (Gains) / Losses on investments                                                    | 8,100    | 40,500   |
| Interest received                                                                  | (46,674) | (42,762) |
| Interest paid                                                                      | 13,470   | 5,025    |
| Decrease/(increase) in debtors                                                     | (35,034) | (50,508) |
| Increase/(decrease) in creditors                                                   | 23,243   | 21,410   |
| Net cash provided by operations                                                    | 305,950  | 349,425  |

**2. ANALYSIS OF CHANGES IN NET FUNDS**

|                          | At 1.4.24 | Cash flow | At 31.3.25 |
|--------------------------|-----------|-----------|------------|
|                          | £         | £         | £          |
| Net cash                 |           |           |            |
| Cash at bank and in hand | 3,937,874 | 304,992   | 4,242,866  |
|                          | 3,937,874 | 304,992   | 4,242,866  |
| Total                    | 3,937,874 | 304,992   | 4,242,866  |

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Financial Statements**  
**for the Year Ended 31 March 2025**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property - Straight line over fifty years

Fixtures and fitting - 25% Straight line

**Investment property**

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

**Taxation**

The charity is exempt from corporation tax on its charitable activities. However, it is subject to income tax on net rental income, and capital gains tax on any capital gains.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relates.

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2025**

**2. DONATIONS AND LEGACIES**

|                              | 31.3.25        | 31.3.24        |
|------------------------------|----------------|----------------|
|                              | £              | £              |
| Grants                       | 163,168        | 110,988        |
|                              | <u>163,168</u> | <u>110,988</u> |
| This is further analysed as: |                |                |
| Unrestricted:                |                |                |
| Other Grants                 | -              | 59,521         |
|                              | <u>-</u>       | <u>59,521</u>  |
| Restricted:                  |                |                |
| Wandsworth Borough Council   | 52,239         | 51,467         |
| Other Grants                 | <u>110,929</u> | <u></u>        |

**3. OTHER TRADING ACTIVITIES**

|                        | 31.3.25          | 31.3.24          |
|------------------------|------------------|------------------|
|                        | £                | £                |
| Spot purchase services | 2,481,369        | 2,254,827        |
| Playscheme             | <u>10,404</u>    | <u>12,382</u>    |
|                        | <u>2,491,773</u> | <u>2,267,209</u> |

**4. INVESTMENT INCOME**

|                          | 31.3.25        | 31.3.24        |
|--------------------------|----------------|----------------|
|                          | £              | £              |
| Rents received           | 162,377        | 153,465        |
| Deposit account interest | <u>46,674</u>  | <u>42,763</u>  |
|                          | <u>209,051</u> | <u>196,228</u> |

**5. RAISING FUNDS**

**Other trading activities**

|           | 31.3.25       | 31.3.24      |
|-----------|---------------|--------------|
|           | £             | £            |
| Bad debts | <u>27,858</u> | <u>4,719</u> |

**Investment management costs**

|                           | 31.3.25        | 31.3.24        |
|---------------------------|----------------|----------------|
|                           | £              | £              |
| Professional fees & rates | 81,632         | 58,007         |
| Property repairs          | 17,602         | 33,566         |
| Tax on rental income      | <u>12,983</u>  | <u>12,651</u>  |
|                           | <u>112,217</u> | <u>104,224</u> |

|                   |                |                |
|-------------------|----------------|----------------|
| Aggregate amounts | <u>140,075</u> | <u>108,943</u> |
|-------------------|----------------|----------------|

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2025**

**6. CHARITABLE ACTIVITIES COSTS**

|                     | Direct<br>Costs  | Direct<br>Costs  |
|---------------------|------------------|------------------|
|                     | 2025             | 2024             |
|                     | £                | £                |
| Spot Purchases      | 1,939,643        | 1,676,602        |
| Charitable activity | 445,265          | 412,503          |
| Governance costs    | <u>17,000</u>    | <u>17,000</u>    |
|                     | <u>2,401,908</u> | <u>2,106,105</u> |

**7. NET INCOME/ (EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

|                                                        | 31.3.25       | 31.3.24       |
|--------------------------------------------------------|---------------|---------------|
|                                                        | £             | £             |
| Depreciation - owned assets                            | 20,863        | 16,383        |
| Fees payable for the audit of the financial statements | <u>12,000</u> | <u>12,000</u> |
|                                                        | <u>32,863</u> | <u>28,383</u> |

**8. AUDITOR'S REMUNERATION**

|                                                                              | 2025   | 2024   |
|------------------------------------------------------------------------------|--------|--------|
|                                                                              | £      | £      |
| <b>Fees payable to Nasir Mahmud</b>                                          |        |        |
| Fees payable for the audit of the financial statements                       | 12,000 | 12,000 |
| Fees payable to the company's auditor and its associates for other services: |        |        |
| Other non-audit services                                                     | 5,000  | 5,000  |

**9. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Mushkil Aasaan Limited  
(A company limited by guarantee)

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

10. STAFF COSTS

|                       | 31.3.25          | 31.3.24          |
|-----------------------|------------------|------------------|
|                       | £                | £                |
| Wages and salaries    | 1,939,643        | 1,676,602        |
| Social security costs | 148,287          | 116,416          |
| Other pension costs   | <u>30,646</u>    | <u>25,811</u>    |
|                       | <u>2,118,576</u> | <u>1,818,829</u> |

The average monthly number of employees during the year was as follows:

|                | 31.3.25    | 31.3.24    |
|----------------|------------|------------|
| Care Services  | 145        | 162        |
| Administration | <u>06</u>  | <u>07</u>  |
| Total          | <u>151</u> | <u>121</u> |

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

|                   | 31.3.25  | 31.3.24  |
|-------------------|----------|----------|
| £70,001 - £80,000 | <u>1</u> | <u>1</u> |

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2025**

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

|                                    | Unrestricted<br>funds<br>£ | Restricted<br>fund<br>£ | Total<br>funds<br>£ |
|------------------------------------|----------------------------|-------------------------|---------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |                            |                         |                     |
| Donations and legacies             | -                          | 110,988                 | 110,988             |
| Other trading activities           | 2,267,209                  | -                       | 2,267,209           |
| Investment income                  | <u>196,228</u>             | <u>-</u>                | <u>196,228</u>      |
| <b>Total</b>                       | <b>2,463,437</b>           | <b>110,988</b>          | <b>2,574,425</b>    |
| <b>EXPENDITURE ON</b>              |                            |                         |                     |
| Raising funds                      | 108,943                    | -                       | 108,943             |
| <b>Charitable activities</b>       |                            |                         |                     |
| Spot Purchases                     | 1,676,602                  | -                       | 1,676,602           |
| Charitable activity                | 301,515                    | 110,988                 | 412,503             |
| Governance costs                   | <u>17,000</u>              | <u>-</u>                | <u>17,000</u>       |
| <b>Total</b>                       | <b>2,104,060</b>           | <b>110,988</b>          | <b>2,215,048</b>    |
| Net gains on investments           | -                          | -                       | -                   |
| <b>NET INCOME/(EXPENDITURE)</b>    | <b>359,377</b>             | <b>-</b>                | <b>359,377</b>      |
| REALLOCATION OF RESTRICTED FUNDS   | (26,535)                   | 26,535                  | -                   |
| <b>RECONCILIATION OF FUNDS</b>     |                            |                         |                     |
| Total funds brought forward        | 8,196,287                  | (26,535)                | 8,169,752           |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <b>8,529,129</b>           | <b>-</b>                | <b>8,529,129</b>    |

**12. TANGIBLE FIXED ASSETS**

|                                   | Freehold<br>property<br>£ | Fixtures<br>and<br>fittings<br>£ | Totals<br>£    |
|-----------------------------------|---------------------------|----------------------------------|----------------|
| <b>COST</b>                       |                           |                                  |                |
| At 1 April 2024 and 31 March 2025 | 710,534                   | 45,541                           | 756,075        |
| Addition                          | <u>26,062</u>             | <u>26,062</u>                    | <u>26,062</u>  |
|                                   | <u>710,534</u>            | <u>71,603</u>                    | <u>782,137</u> |
| <b>DEPRECIATION</b>               |                           |                                  |                |
| At 1 April 2024                   | 236,995                   | 25,408                           | 262,403        |
| Charge for year                   | <u>9,281</u>              | <u>11,555</u>                    | <u>20,836</u>  |
| At 31 March 2025                  | <u>246,276</u>            | <u>36,963</u>                    | <u>283,239</u> |
| <b>NET BOOK VALUE</b>             |                           |                                  |                |
| At 31 March 2025                  | <u>464,258</u>            | <u>34,640</u>                    | <u>498,898</u> |
| At 31 March 2024                  | <u>473,539</u>            | <u>20,133</u>                    | <u>493,672</u> |

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2025**

**13. INVESTMENT PROPERTY**

|                                      | £                |
|--------------------------------------|------------------|
| <b>FAIR VALUE</b>                    |                  |
| At 1 April 2024                      | 4,812,757        |
| Revaluation                          | <u>(10,000)</u>  |
| At 31 March 2025                     | 4,802,757        |
| <b>AMORTISATION</b>                  |                  |
| At 1 April 2024<br>and 31 March 2025 | <u>632,757</u>   |
| <b>NET BOOK VALUE</b>                |                  |
| At 31 March 2025                     | 4,170,000        |
| At 31 March 2024                     | <u>4,180,000</u> |

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                                | 31.3.25<br>£   | 31.3.24<br>£   |
|--------------------------------|----------------|----------------|
| Trade debtors                  | 102,019        | 161,514        |
| Provision for bad debts        | (25,384)       | (53,242)       |
| Prepayments and accrued income | <u>318,930</u> | <u>252,259</u> |
|                                | <u>395,565</u> | <u>360,531</u> |

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                                 | 31.3.25<br>£   | 31.3.24<br>£   |
|---------------------------------|----------------|----------------|
| Tax                             | 12,983         | 12,651         |
| Social security and other taxes | 79,124         | 71,239         |
| Other creditors                 | 57,038         | 52,806         |
| Accruals and deferred income    | <u>111,846</u> | <u>101,052</u> |
|                                 | <u>260,991</u> | <u>237,748</u> |

**16. PROVISIONS FOR LIABILITIES**

|              | 31.3.25<br>£   | 31.3.24<br>£   |
|--------------|----------------|----------------|
| Deferred tax | <u>203,300</u> | <u>205,200</u> |

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2025**

**17. MOVEMENT IN FUNDS**

|                           | At 1.4.24<br>£  | Net<br>movement<br>in funds<br>£ | Trans<br>funds<br>£ | At<br>31.3.25<br>£ |
|---------------------------|-----------------|----------------------------------|---------------------|--------------------|
| <b>Unrestricted funds</b> |                 |                                  |                     |                    |
| General funds             | 7,612,929       | 322,009                          |                     | 7,934,938          |
| Revaluation Reserve       | 875,700         | (8,100)                          |                     | 867,600            |
|                           | <hr/>           | <hr/>                            | <hr/>               | <hr/>              |
|                           | 8,488,629       | 313,909                          | -                   | 8,802,538          |
| <b>Restricted funds</b>   |                 |                                  |                     |                    |
| Restricted Funds          |                 | -                                | -                   | -                  |
|                           | <hr/>           | <hr/>                            | <hr/>               | <hr/>              |
| <b>TOTAL FUNDS</b>        | <hr/> 8,488,629 | <hr/> 313,909                    | <hr/> -             | <hr/> 8,802,538    |

**Supported Housing**  
**Project included in above**

**£5,000,000**

**Unrestricted reserves have been designated for an identified Supported Housing Project and to enhance the existing services provided with estimated cost of £5m or more.**

**Net movement in funds, included in the above are as follows:**

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Gains and<br>losses<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                          |                           |
| General fund              | 2,700,824                  | (2,378,815)                | (8,100)                  | 313,909                   |
| Revaluation Reserve       | -                          | -                          | -                        | -                         |
|                           | <hr/>                      | <hr/>                      | <hr/>                    | <hr/>                     |
|                           | 2,700,824                  | (2,378,815)                | (8,100)                  | 313,909                   |
| <b>Restricted funds</b>   |                            |                            |                          |                           |
| Restricted Fund           | 163,168                    | (163,168)                  | -                        | -                         |
|                           | <hr/>                      | <hr/>                      | <hr/>                    | <hr/>                     |
| <b>TOTAL FUNDS</b>        | <hr/> 2,863,992            | <hr/> (2,542,099)          | <hr/> (8,100)            | <hr/> 313,909             |

**Comparatives for movement in funds**

|                           | At 1.4.23<br>£  | Net<br>movement<br>in funds<br>£ | At<br>31.3.24<br>£ |
|---------------------------|-----------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b> |                 |                                  |                    |
| General fund              | 7,280,087       | 359,377                          | 7,639,464          |
| Revaluation Reserve       | 916,200         | (40,500)                         | 875,700            |
|                           | <hr/>           | <hr/>                            | <hr/>              |
|                           | 8,196,287       | 318,877                          | 8,515,164          |
| <b>Restricted funds</b>   |                 |                                  |                    |
| Restricted Fund           | (26,535)        | -                                | (26,535)           |
|                           | <hr/>           | <hr/>                            | <hr/>              |
| <b>TOTAL FUNDS</b>        | <hr/> 8,169,752 | <hr/> 318,877                    | <hr/> 8,488,629    |

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2025**

**17. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Gains and<br>losses<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                          |                           |
| General fund              | 2,566,760                  | (2,207,383)                | -                        | 359,377                   |
| Revaluation Reserve       | -                          | -                          | (40,500)                 | (40,500)                  |
|                           | 2,566,760                  | (2,207,383)                | (40,500)                 | 318,877                   |
| <b>Restricted funds</b>   |                            |                            |                          |                           |
| Restricted Fund           | 7,665                      | (7,665)                    | -                        | -                         |
|                           |                            |                            |                          |                           |
| <b>TOTAL FUNDS</b>        | 2,574,425                  | (2,215,048)                | (40,500)                 | 318,877                   |

**18. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2025.

**19. POST BALANCE SHEET EVENT**

Mushkil Aasaan continues to operate without a formal service level agreement for providing homecare services. The contract was not renewed by the Wandsworth Borough Council.

**MUSHKIL AASAAN LIMITED**

England & Wales - Charity number 1080666

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# Accounts

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REGISTERED COMPANY NUMBER: 3810948 (England and Wales)  
REGISTERED CHARITY NUMBER: 1080666

Report of the Trustees and  
Audited Financial Statements for the Year Ended 31 March 2024  
for  
Mushkil Aasaan Limited  
(A Company Limited by Guarantee)

Nasir Mahmud FCA  
Chartered Accountant  
Falcon House  
257 Burlington Road  
New Malden  
Surrey  
KT3 4NE

Mushkil Aasaan Limited  
(A company limited by guarantee)

Contents of the Financial Statements  
for the Year Ended 31 March 2024

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Mushkil Aasaan Limited  
(A company limited by guarantee)

Reference and Administrative Details  
for the Year Ended 31 March 2024

|                           |                                                                                                                    |
|---------------------------|--------------------------------------------------------------------------------------------------------------------|
| TRUSTEES                  | Mrs. Shaheen Farhat<br>Mrs. Habib Lateef<br>Mrs. Rafeeq Deen                                                       |
| COMPANY SECRETARY         | Mrs. Naseem Aboobaker                                                                                              |
| REGISTERED OFFICE         | 220-222 Upper Tooting Road<br>London<br>SW17 7EW                                                                   |
| REGISTERED COMPANY NUMBER | 3810948 (England and Wales)                                                                                        |
| REGISTERED CHARITY NUMBER | 1080666                                                                                                            |
| INDEPENDENT AUDITOR       | Nasir Mahmud FCA<br>Chartered Accountant<br>Falcon House<br>257 Burlington Road<br>New Malden<br>Surrey<br>KT3 4NE |

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Strategic Report**  
**for the Year Ended 31 March 2024**

The trustees present their strategic report for the year ended 31 March 2024

**REVIEW OF BUSINESS**

Mushkil Aasaan is a Charity that was established in the early nineties to support the needs of the local community across cultural, faith, linguistic and ethnic boundaries. The organisation embraces and outreaches to all diversities of religion and culture and is committed to serving the community with equal access to all, regardless of gender, race, religion, social class or disability.

The core service is Domiciliary Care, Counselling and Advocacy, and the Community Hub activities have grown considerably in the year. The challenges surrounding post COVID-19 were unprecedented but the senior team demonstrated decisive leadership and role modelled the values in the action taken at the time. Clarity of vision and creating purpose in a changing environment, whilst motivating through change, has been essential in inspiring the team and delivering outstanding services.

We have continued to work hard to creating sustainable success and continue to develop and improve. Community is everything that the organisation stands for and our values remain at the heart of having a positive impact on society.

The newer facilities available for the Community in the last year include a Fall Prevention Group with St Georges Hospital, Children's Holiday Schemes sponsored by the Dfe HAF programme, a Mental Health Hub in partnership with the NHS, and Cost of Living Support with the Local Authority. It is an exciting time for the organisation and there are further proposals planned for in the future that have been in the planning for many years.

Investor in People notes that "there is a considerable commitment to leading people as effectively as possible and there is a high level of trust in the leaders which is impressive. There is passion and pride from people about working for Mushkil Aasaan and how much people enjoy their role, feel trusted and find the work interesting".

The Cost-of-Living crisis has been challenging for staff who were limited to working to capacity with their welfare rights being at risk, especially homelessness. All staff have access to the facilities offered by Mushkil Aasaan including the Mental Health support and in-house Citizens Advice Bureau weekly clinic. The recruitment challenges have been eased by being able to sponsor over 20 Skilled Workers under the International Visa Scheme, which has provided a much-needed boost to meet the needs of Service Users and an organisational security over a five-year period.

For our Homecare Service there is an improvement plan in place to transition to a more robust Digital Care Planning System with the functionality of people and their relatives to monitor the care that is delivered in real-time. There is more collaborative working in partnership with Health and Social Care Services in advocating for the support needs of Service Users.

Further to a Tendering process we have been awarded a contract with Lambeth Council, for the delivery of Adult Neighbourhood Home Care Lot 9. This enables us to remaining a Specialist Service to Lambeth residents in meeting their cultural, linguistic and faith needs. Also in progress is a Tender Application for Childrens Services in Wandsworth

Care Quality Commission notes that "The Provider understood their regulatory responsibilities and submitted statutory notifications to the CQC as required. They are engaging and involve people using the Service fully considering their equality characteristics. There is continuous learning and improving care and systems are in place to gather feedback and hear the views of people, relatives, and carers. One relative said, "They listen to my concerns and feelings. They acknowledge them and take appropriate action.

## **PRINCIPAL RISKS AND UNCERTAINTIES**

The annual grant of £51,467 from the Wandsworth Council caters for the over-subscribed Service Level Agreement. Spot-Purchase of our Specialist Domiciliary Services is the Charity's main source of income.

The Trustees are conscious of the reliance on the grant and tentative spot-purchased Domiciliary Care income and the importance to reduce dependency through sustainable and creative initiatives, while increasing revenue and control costs within models of best value.

The unit cost has remained considerably reduced to remain competitive in the market position. Adherence to regulatory requirements and challenges of Cost of Living and newer employment laws have resulted in a reduction in earned income to break-even point and raises credible concerns for costings of all subsidised services and future development visions.

As with all entities, no future is assured and an element of risk looms over the future of the Charity. The economic climate and changing patterns of delivery has its own impact on Social Services commissioning. In comparison to last year there has been a sustained level of income generated through the spot-purchasing of Domiciliary Care. However increased governance costs such as CQC requirements, GDPR, Digital Transformation, PPE and Staffing costs greatly impact on income levels to break-even point.

## **FUTURE PROSPECTS**

### **Possible Future Opportunities**

The Charity's future direction and existing sustainability is influenced by its grant funding and spot-purchase commissioning.

Current strategic planning explores a range of approaches encompassing better outcomes for our service users and carers as set out in our vision and values.

- With our renewed NHS AQP Pan London Provider Status there is scope to venture into surrounding boroughs to provide these much-needed services. To develop an End-of-Life Care Service in Croydon whilst promoting Carework as a viable profession and providing appropriate training.
- To remain alert on newer opportunities such as the Government Agenda on Integrated Services and opportunities in Children Services.
- To co-produce culturally sensitive Psychological Services and Programmes of Health and Wellbeing in Co-production with Wandsworth Community Empowerment Network and statutory services.
- To develop an Intergenerational Supported Housing Scheme Project at our site, 5 North Drive. The very initial process for this venture in a conservation area has commenced with the engagement of an architectural company for a feasibility study with a range of consultancies in bringing it to and an initial Pre-App meeting.

Mushkil Aasaan Limited  
(A company limited by guarantee)

Strategic Report - continued  
for the Year Ended 31 March 2024

- Plans are currently in place for the Charity to formalise as a registered Social Housing Provider, a much requested and an unmet need for our elderly who are desiring to downsizing. Also, a stated preference to residential care, recalling what happened in the pandemic to many of the elderly in care homes. Our planned intergenerational purpose-built project remains a work in progress.

This report was approved by the Board on 23 December 2024 signed on its behalf by

*S. Farhat.*

Mrs. Shaheen Farhat - Trustee

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Report of the Trustees**  
**for the Year Ended 31 March 2024**

The trustees who are also directors of Mushkil Aasaan Limited for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Mushkil Aasaan is a Registered Charity (No 1080666) and a Company Limited by Guarantee (No 3810948). Its objectives are expressed in the Memorandum of Association. Its Trustees are supported by a Board of Management and two Patrons. The Trustees have had regard to the Charity Commission's guidance on public benefit.

The Trustees, who are also Directors for the purposes of Company Law and who served during the year and up to the date of this report are set out on page 1.

All Trustees and Directors collectively monitor and ensure delivery of its charitable objectives and strategic direction, while upholding the Charity's values. They have responsibility for ensuring good practice, effective governance and management, accurate and transparent financial management and reporting.

Furthermore, they ensure that the Charity complies with relevant laws and requirements of regulatory bodies, such as Care Quality Commission and NHS. They desire that Mushkil Aasaan remains successful and can continue to serve its diverse community as intended.

The priority of our organisation remains, to seek to recruit and appoint new board members / trustees while expanding the skill bank of our organisation through formal training relevant to the Charity needs with clear procedures on roles and responsibilities as trustees.

**Key Objectives of the Charity are:**

██████████ To provide care, support, education and training for individuals and families and their carers

██████████ To provide support to people affected by poverty, sickness, family breakdown and social exclusion.

██████████ To develop the capacity and skills of members of socially and/or poor communities to help identify and meet their needs and enable them to participate more fully in society.

██████████ To support people in accessing legal advice and other professional advice and support.

██████████ To provide a service responsive to assessed needs, with equal access to all, regardless of sex, race, income, social class, or other socio-demographic factors.

██████████

The Charity's future direction and existing sustainability is influenced by its grant funding and spot-purchase commissioning. Current strategic planning explores a range of approaches encompassing better outcomes for our service users and carers as set out in our vision and values.

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Report of the Trustees - continued**  
**for the Year Ended 31 March 2024**

With our NHS AQP Pan London Provider Status there is scope to venture into surrounding boroughs to provide these much-needed services. To develop an End-of-Life Care Service in Croydon whilst promoting Care work as a viable profession and providing appropriate training. To remain alert on newer opportunities such as the Government Agenda on Integrated Services.

To co-produce culturally sensitive Psychological Services and Programs of Health and Wellbeing in Co-production with Wandsworth Community Empowerment Network and statutory services.

To develop an Intergenerational Supported Housing Scheme Project at our site, 5 North Drive. The very initial process for this venture in a conservation area has commenced with the engagement of an architectural company for a feasibility study with a range of Consultancies in bringing it to and an initial Pre-App stage.

Plans are currently in place for the Charity to formalize as a registered Social Housing Provider, a much requested and an unmet need for our elderly who are desiring to downsizing. Also, a stated preference to residential care, recalling what happened in the pandemic to many of the elderly in Care homes. Our planned intergenerational purpose-built project remains a work in progress.

**Risk Assessment**

The annual grant of £51,467 from the Wandsworth Council caters for the over-subscribed Service Level Agreement. Spot-Purchase of our Specialist Domiciliary Services is the Charity's main source of income.

The Trustees are conscious of the reliance on the grant and tentative spot-purchased Domiciliary Care income and the importance to reduce dependency through sustainable and creative initiatives, while increasing revenue and control costs within models of best value.

The unit cost has remained considerably reduced to remain competitive in the market position. Adherence to regulatory requirements and challenges of Cost of Living and newer Employment laws have resulted in a reduction in earned income to break-even point and raises credible concerns for costings of all subsidized services and future development visions. As with all entities, no future is assured and an element of risk looms over the future of the Charity. The economic climate and changing patterns of delivery has its own impact on Social Services commissioning with the added impact of Covid 19. In comparison to last year there has been a sustained level of income generated through the spot-purchasing of Domiciliary Care.

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Report of the Trustees - continued**  
**for the Year Ended 31 March 2024**

| <b>RISK</b>                                         | <b>MITIGATION</b>                                                                                                               |
|-----------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Financial performance and resilience                | Ensure standard accountancy procedures are followed and accounts managed on a regular basis                                     |
| Protecting the Charity's assets                     | Ensure information relating to assets are up to date and reviews take place regularly                                           |
| Poor data integrity and governance including (GDPR) | Ensure data processing is carried out according to statutory requirements along with regular audits                             |
| Regulatory and Reputation al risks                  | Ensure all compliance standards are known and regular audits take place during the year, especially CQC                         |
| Staff Wellbeing                                     | Ensure regular 121s are held with all staff by line managers and appropriate policies are in place for training and development |

**Reserves Policy**

In view of the risks identified, the Trustees consider it prudent to hold unrestricted free reserves to cover approximately 6 months running costs. For the year ended, this amounted to approximately over £500,000.

Any additional unrestricted free reserves have been designated for an identified Supported Housing Project and to enhance the existing services provided as and when deemed necessary, estimated cost to this project is over £5m.

**Objectives and activities and Achievements and performance**

We remain committed to supporting our Communities that enhances their overall wellbeing, through lifestyle choices and our shared activities, not least serving women and children who have no recourse to public funding or are experiencing Domestic Violence.

Our popular Counselling and Therapeutic Services remain over-subscribed from across the Statutory and Voluntary sector, along with self-referrals. This unique and holistic model of multiple Therapeutic and Counselling techniques offers management of crises and emotional distress. It aims to explore, enhance, and promote the inner strengths and resources of the individual towards a greater well-being, personal empowerment, and focus. This can further involve Crisis Intervention and Family Mediation and Conciliation and Practical Support in countering domestic violence, family breakdown, homelessness, child protection, elder abuse, racial harassment, and discrimination.

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Report of the Trustees - continued**  
**for the Year Ended 31 March 2024**

Added value to this is appropriate practical assistance and Advocacy in accessing welfare rights, housing, social care and community networks, career development, and health and well-being initiatives. The 'added value' of this service was much recognized this year with us being inundated with referrals from GP Social Prescribing Services. To facilitate this Service further we have been privileged to have the Services of a Legal Firm and a Cost of Living Citizen Advice Bureau Clinic weekly.

Accordingly, there was a notable increase in assisting welfare rights claimants, domestic violence victims, and mental health concerns, along with homelessness. Our Counselling and Advocacy Service was over-subscribed with "Children In Need" and family relationships becoming very stressed in a climate of financial uncertainties, unemployment and family breakdown and bereavement. Added to the existing caseload, there were 266 new clients in the year requiring intense advocacy, crisis and counselling support.

A range of Support Groups instigated by the imperative needs of the diverse Communities, give the Centre a real sense of vibrancy and value throughout the week, for a whole range of activities, including family and community celebrations, discussions, and debate across a range of organisations and topics.

Our Elderly Women's Weekly Support Group continues and is a popular activity at our Centre. Apart from a weekly lunch together which incorporates well-women seminars and fitness activities, it further helps to promote their overall well-being when they voice their concerns and a voice on social issues.

A group of young professional women and working mothers continue to meet at the Centre on Monday evenings, with a focus on self-support. It remains an important forum for helping them gain greater confidence and understanding of positive parenting through their shared experiences of their growing children's needs.

Supported by Wandsworth Council and St Georges Hospital our Falls Prevention service has been invaluable in providing an exercise class with regular assessments and reviews from a visiting Physiotherapist. It also provides a platform for socialising and combating isolation in a relaxing atmosphere with cultural needs respected.

Cost of Living Crisis highlighted a great need for Communities to combat isolation and mental and physical health needs. To this end the Local Authority instigated the Cost of Living Warm Days. This enabled us to provide a hot meal to those attending and a Food Bank for home meals for those unable to attend. This was further enhanced by a creative programme of activities and access to many specialist services for elderly men and women was very popular with a great demand for more.

The year commenced on a positive note with a very successful Ramadan and Easter Playscheme for Children and their families under the DFE funded Holiday Activities and Food Programme (HAF). The aim of the programme was to provide free stimulating activities and promote nutritious meals to children in a Covid safe environment.

Mushkil Aasaan's programme has been well received and appraised by the Local Authority. This has now become a common feature in the year with an Easter, Summer and Winter playscheme moving onto another seasonal year. It gives us great pleasure to welcome children and their families, especially those with Special Needs who would not normally venture out.

North Drive proposed development of Supported Housing for the seniors is shortly scheduled to go to Planning Committee after much frustration and delay, whilst also excitement. We are confident that it will bring a greater quality of life for our seniors in the Community who need to downsize from their current accommodation, while freeing up much needed family housing for those in need.

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Report of the Trustees - continued**  
**for the Year Ended 31 March 2024**

In particular, it will provide greater autonomy while securing for them their aspirations and ambitions in their retirement years. Its planned landscaped gardens space will further enhance their quality of life amongst an intergenerational atmosphere.

The Zakia centre women's support group activities have been on hold for some time due to the need for required major repairs and Nursery provider surrendering the lease. Both were also affected by the progression of covid, while we have maintained providing accommodation and support to women who have experienced domestic abuse. We are also in discussions with other providers, who are considering joint working partnership funding activities, in mental health support.

**Sustainability, Social Responsibility and Public Impact**

Mushkil Aasaan continues to promote a strong citizenship-based culture of involvement and social responsibility through a range of activities and forums. We continue to strengthen our support networks and links within the wider diverse communities of South London. The importance of developing a shared understanding and cooperation between statutory and secular communities cannot be emphasized enough. Consultancy to Co-professionals and Community representation to statutory services remains a key objective in highlighting unmet needs.

Mushkil Aasaan continues to build its links and support networks with the statutory and voluntary sector and the wider diverse communities of South London which was overwhelmingly evident in all the activities that take place in the Community Hub. IIP notes that 'Mushkil Aasaan has a very friendly, positive culture and people throughout the organisation enjoy working there and appear to be loyal and dedicated. As ever, much of our accomplishments this year could not have been achieved without the continued dedication, and commitment of our Careworkers, Volunteers, Trustees, Management Board and Office-Based Support Team.

The daily complexities and challenges of coordinating an effective ongoing development Project such as Mushkil Aasaan remains for the most part in the hands of Naseem Aboobaker our Project Director and Bernadette Khan our Consultant Social Worker, and Nasreen Seedat our Care Co-ordinator, all of whom work tirelessly beyond the call of duty for the Communities we serve.

**To name but a few accomplishments in the year were:**

More than 117,275 hours of Domiciliary Care throughout the year which provide a quality of life to those in need of culturally sensitive care and dignity at times of end of life without being dependent on family/carers. Furthermore, our Domiciliary Care Services empower the elderly to remain in their homes and reduce the demands on hospitalisation and other statutory health and social care services.

There were 266 new referrals and at least 35 hours per week of face to face Counselling, Casework and Advocacy Support. This remains a pivotal role in addressing unmet needs in Health and Social Care Services, Legal and other professional services countering family breakdown, domestic violence and safeguarding children and the elderly.

CAML (Citizens Advice Merton and Lambeth Service remains imperative in supporting clients with Cost of Living Support in relation to homelessness, housing issues, debt management, welfare rights and disability entitlements advice and form-filling and follow-ups.

This year we were privileged to be elected as an embedded Community Provider by the London-wide PROPEL Project. This entails 2 members of the Charity's staff being trained by Wandsworth Citizens Advice Bureau as qualified Advice Workers.

**Mushkil Aasaan Limited**  
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**Report of the Trustees - continued**  
**for the Year Ended 31 March 2024**

There is over 500 Users weekly of Support Groups and Centre Activities, Seminars and Events. Our Support Groups, Volunteering and Career Development impact on reducing isolation, promoting well-being and reducing dependency on statutory services.

Mushkil Aasaan is also now registered as an official Community Space. Wandsworth Childrens and Families department funded a 13-week Cost of Living programme for families with young children. Commencing with a Christmas Day meal and ending with an Eid Festival celebration it served 70 meals per day twice a week. A Mother and Toddler group met on Mondays with activities and parental skills support for mothers and creche facility for the toddlers. The Saturday group evolved into an intergenerational day with elders joining in for a hot meal and a range of exciting activities every week with older children. An open door facility was also available for families in need to pick up hot meals whilst the same were also distributed to rough sleepers in the vicinity.

As part of the EMHIP (Ethnic Minorities and Health Inequalities Partnership) program, our ground floor was renovated to establish a second HUB facility through the South West London Mental Health Trust. By year's end, recruitment was underway for an Activities Coordinator and a Mental Wellbeing Manager to further support this initiative.

Mushkil Aasaan also secured a contract with the SWL Mental Health Service for Peer Support, employing two Peer Support Workers to handle daily intake for clients referred by the Trust for culturally and linguistically appropriate mental health support. This role underlines our commitment to providing mental wellness services that respect cultural and faith-based contexts.

We remain passionate about our work and support to the families and communities we serve. Our success lies in our ethos of our commitment to address unmet needs with a holistic model of support that promotes best value.

Across a spectrum of very complex and unmet needs, our early interventionist practice model of assessment and support reduces the call later costlier statutory services.

**Financial review**

The charity made a net surplus of £359,377 during the year. At the balance sheet date, total unrestricted funds amounted to £8,555,664 including a net revaluation reserve of £875,700.

**Employee involvement**

Supporting, identifying, nurturing, and providing the opportunities for people to be empowered and to improve themselves is fundamental to the culture of Mushkil Aasaan. Most staff are extremely proud of the organisation, their visibility in the community and the support that is given to the families and communities in the area.

We operate within a culture which supports collaborative working and strong intra-team support. The job shadowing, paired working, training sessions and the informal weekly visits to the office enable this to take place. In addition, people are encouraged to discuss their individual needs and to share and support their team members.

Career development amongst our staff remains an organisational key objective. The central focus of our recruitment, retention and practices is promoting and empowering those who seek such opportunities. This manifests itself in continuing to provide inclusive employment opportunities for male and female Careworkers and Volunteers. The open and transparent leadership of the office team and senior staff sets a positive tone for aspiring leaders and managers throughout the organisation.

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Report of the Trustees - continued**  
**for the Year Ended 31 March 2024**

There is a considerable amount of training opportunities in this year including both face to face and online. Recent ongoing key training requirement has been related to Care Quality Commission and NHS Integrated Care Reform, Management Level 4, Advice First for Citizens Advice, PALS Dementia Assessments, Care Supervision, Autism, Manual Handling, Infection Control, End of Life, and Care Certificates and Level 2.

**Statement as to disclosure of information to auditors**

In so far as the trustees are aware, there is no relevant audit information of which the charitable company's auditors are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**STATEMENT OF TRUSTEES RESPONSIBILITIES**

The trustees (who are also the directors of Mushkil Aasaan Limited (A company limited by guarantee) for the purposes of company Law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the situation of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to select suitable accounting policies and then apply them consistently. observe the methods and principles in the Charity SORP to make judgements and estimates that are reasonable and prudent to prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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 statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware, there is no relevant audit information of which the charitable company's auditor is unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

**AUDITOR**

The auditor, Nasir Mahmud FCA, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on **Monday, 23 December 2024** and signed on the board's behalf by:



Mrs. Shaheen Farhat - Trustee

**Report of the Independent Auditor to the Members of**  
**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**  
**for the Year Ended 31 March 2024**

**Opinion**

I have audited the financial statements of Mushkil Aasaan Limited (A company limited by guarantee) (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In my opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

I conducted my audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. My responsibilities under those standards are further described in the Auditor responsibilities for the audit of the financial statements section of my report. I am independent of the charitable company in accordance with the ethical requirements that are relevant to my audit of the financial statements in the UK, including the FRC's Ethical Standard, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

**Conclusions relating to going concern**

I have nothing to report in respect of the following matters in relation to which the ISAs (UK) require me to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and my Report of the Independent Auditor thereon.

My opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in my report, I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or my knowledge obtained in the audit or otherwise appears to be materially misstated. If I identify such material inconsistencies or apparent material misstatements, I am required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact. I have nothing to report in this regard.

**Report of the Independent Auditor to the Members of**  
**Mushkil Aasaan Limited - continued**  
**(A company limited by guarantee)**  
**for the Year Ended 31 March 2024**

**Opinions on other matters prescribed by the Companies Act 2006**

In my opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**Matters on which I am required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, I have not identified material misstatements in the Report of the Trustees.

I have nothing to report in respect of the following matters where the Companies Act 2006 requires me to report to you if, in my opinion:

- adequate accounting records have not been kept or returns adequate for my audit have not been received from branches not visited by me; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- I have not received all the information and explanations I require for my audit.

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

**My responsibilities for the audit of the financial statements**

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditor that includes my opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. I design procedures in line with my responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which my procedures are capable of detecting irregularities, including fraud is detailed below:

Enquiry of management, those charged with governance and the entity's solicitors (or in-house legal team) around actual and potential litigation and claims.

Enquiry of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations.

**Report of the Independent Auditor to the Members of**  
**Mushkil Aasaan Limited - continued**  
**(A company limited by guarantee)**  
**for the Year Ended 31 March 2024**

Reviewing minutes of meetings of those charged with governance.

Reviewing internal audit reports.

Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.

Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

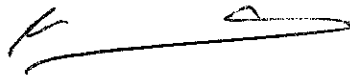
A further description of my responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of my Report of the Independent Auditor.

**Use of my report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. My audit work has been undertaken so that I might state to the charitable company's members those matters I am required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for my audit work, for this report, or for the opinions I have formed.

Nasir Mahmud FCA (Senior Statutory auditor)

For and on behalf of



Nasir Mahmud FCA  
Chartered Accountant and Registered Auditors  
Falcon House  
257 Burlington Road  
New Malden  
Surrey  
KT3 4NE

**Date: 23 December 2024**

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Statement of Financial Activities**  
**for the Year Ended 31 March 2024**

|                                         | Notes | Unrestricted funds<br>£ | Restricted funds<br>£ | 31.3.24<br>Total funds<br>£ | 31.3.23<br>Total funds<br>£ |
|-----------------------------------------|-------|-------------------------|-----------------------|-----------------------------|-----------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>       |       |                         |                       |                             |                             |
| Donations and legacies                  | 2     | -                       | 110,988               | 110,988                     | 98,770                      |
| Other trading activities                | 3     | 2,267,209               | -                     | 2,267,209                   | 1,826,582                   |
| Investment income                       | 4     | 196,228                 | -                     | 196,228                     | 185,766                     |
| <b>Total</b>                            |       | 2,463,437               | 110,988               | 2,574,425                   | 2,111,118                   |
| <b>EXPENDITURE ON</b>                   |       |                         |                       |                             |                             |
| Raising funds                           | 5     | 108,943                 | -                     | 108,943                     | 54,368                      |
| <b>Charitable activities</b>            |       |                         |                       |                             |                             |
| Spot Purchases                          | 6     | 1,676,602               | -                     | 1,676,602                   | 1,391,736                   |
| Charitable activity                     |       | 301,515                 | 110,988               | 412,503                     | 401,279                     |
| Governance costs                        |       | 17,000                  | -                     | 17,000                      | 17,000                      |
| <b>Total</b>                            |       | 2,104,060               | 110,988               | 2,215,048                   | 1,864,383                   |
| Net gains(loss) on investments          |       | -                       | -                     | -                           | (32,400)                    |
| <b>NET INCOME/ (EXPENDITURE)</b>        |       | 359,377                 | -                     | 359,377                     | 214,335                     |
| <b>REALLOCATION OF RESTRICTED FUNDS</b> |       | (26,535)                | 26,535                | -                           | -                           |
| <b>RECONCILIATION OF FUNDS</b>          |       |                         |                       |                             |                             |
| <b>Total funds brought forward</b>      |       | 8,196,287               | (26,535)              | 8,169,752                   | 7,955,417                   |
| <b>TOTAL FUNDS CARRIED FORWARD</b>      |       | 8,529,129               | -                     | 8,529,129                   | 8,169,752                   |

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Balance Sheet**  
**31 March 2024**

|                                              | Notes | 31.3.24<br>Total<br>funds<br>£ | 31.3.23<br>Total<br>funds<br>£ |
|----------------------------------------------|-------|--------------------------------|--------------------------------|
| <b>FIXED ASSETS</b>                          |       |                                |                                |
| Tangible assets                              | 12    | 493,672                        | 490,208                        |
| Investment property                          | 13    | <u>4,180,000</u>               | <u>4,230,000</u>               |
|                                              |       | 4,673,672                      | 4,720,208                      |
| <b>CURRENT ASSETS</b>                        |       |                                |                                |
| Debtors                                      | 14    | 360,531                        | 310,023                        |
| Cash at bank and in hand                     |       | <u>3,937,874</u>               | <u>3,570,559</u>               |
|                                              |       | 4,298,405                      | 3,880,582                      |
| <b>CREDITORS</b>                             |       |                                |                                |
| Amounts falling due within one year          | 15    | (237,748)                      | (216,338)                      |
| <b>NET CURRENT ASSETS/(LIABILITIES)</b>      |       | <u>4,060,657</u>               | <u>3,664,244</u>               |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | 8,734,329                      | 8,384,452                      |
| <b>PROVISIONS FOR LIABILITIES</b>            | 16    | (205,200)                      | (214,700)                      |
| <b>NET ASSETS</b>                            |       | <u><u>8,529,129</u></u>        | <u><u>8,169,752</u></u>        |
| <b>FUNDS</b>                                 | 17    |                                |                                |
| Unrestricted funds:                          |       |                                |                                |
| General fund                                 |       | 7,653,429                      | 7,280,087                      |
| Revaluation Reserve                          |       | <u>875,700</u>                 | <u>916,200</u>                 |
|                                              |       | 8,529,129                      | 8,196,287                      |
| Restricted funds:                            |       |                                |                                |
| Restricted Fund                              |       | -                              | (26,535)                       |
| <b>TOTAL FUNDS</b>                           |       | <u><u>8,529,129</u></u>        | <u><u>8,169,752</u></u>        |

The financial statements were approved by the Board of Trustees and authorised for issue on Monday, 23 December 2024 and were signed on its behalf by:



Mrs. Shaheen Farhat - Trustee

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Cash Flow Statement**  
**for the Year Ended 31 March 2024**

|                                                                           | 31.3.24<br>£     | 31.3.23<br>£     |
|---------------------------------------------------------------------------|------------------|------------------|
| <b>Cash flows from operating activities</b>                               |                  |                  |
| Cash generated from operations                                            | 349,425          | 262,199          |
| Interest paid                                                             | (5,025)          | (3,621)          |
|                                                                           | <hr/>            | <hr/>            |
| Net cash provided by operating activities                                 | <u>344,400</u>   | <u>258,578</u>   |
| <br><b>Cash flows from investing activities</b>                           |                  |                  |
| Purchase of tangible fixed assets                                         | (19,847)         | (7,142)          |
| Interest received                                                         | 42,762           | 12,104           |
| Repayment of loan                                                         | <hr/>            | <hr/>            |
| Net cash provided by investing activities                                 | <u>22,915</u>    | <u>4,962</u>     |
|                                                                           | <hr/>            | <hr/>            |
| <b>Change in cash and cash equivalents in the reporting period</b>        | 367,315          | 263,540          |
| <b>Cash and cash equivalents at the beginning of the reporting period</b> | 3,570,559        | 3,307,019        |
|                                                                           | <hr/>            | <hr/>            |
| <b>Cash and cash equivalents at the end of the reporting period</b>       | <u>3,937,874</u> | <u>3,570,559</u> |

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Cash Flow Statement**  
**for the Year Ended 31 March 2024**

**1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

|                                                                                    | 31.3.24        | 31.3.23        |
|------------------------------------------------------------------------------------|----------------|----------------|
|                                                                                    | £              | £              |
| Net income for the reporting period (as per the Statement of Financial Activities) | 359,377        | 214,335        |
| Adjustments for:                                                                   |                |                |
| Depreciation charges                                                               | 16,383         | 12,203         |
| (Gains) / Losses on investments                                                    | 40,500         | 32,400         |
| Interest received                                                                  | (42,762)       | (12,104)       |
| Interest paid                                                                      | 5,025          | 3,621          |
| Decrease/(increase) in debtors                                                     | (50,508)       | 7,620          |
| Increase/(decrease) in creditors                                                   | 21,410         | 4,124          |
| <b>Net cash provided by operations</b>                                             | <b>349,425</b> | <b>262,199</b> |

**2. ANALYSIS OF CHANGES IN NET FUNDS**

|                          | At 1.4.23        | Cash flow      | At 31.3.24       |
|--------------------------|------------------|----------------|------------------|
|                          | £                | £              | £                |
| <b>Net cash</b>          |                  |                |                  |
| Cash at bank and in hand | 3,570,559        | 367,315        | 3,937,874        |
|                          | 3,570,559        | 367,315        | 3,937,874        |
| <b>Total</b>             | <b>3,570,559</b> | <b>367,315</b> | <b>3,937,874</b> |

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Financial Statements**  
**for the Year Ended 31 March 2024**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property      - Straight line over fifty years

Fixtures and fittings- 25% Straight line

**Investment property**

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

**Taxation**

The charity is exempt from corporation tax on its charitable activities. However, it is subject to income tax on net rental income, and capital gains tax on any capital gains.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2024**

**2. DONATIONS AND LEGACIES**

|              | 31.3.24        | 31.3.23       |
|--------------|----------------|---------------|
|              | £              | £             |
| Grants       | 110,988        | 96,670        |
| Misc. Income | -              | 2,100         |
|              | <u>110,988</u> | <u>98,770</u> |

This is further analysed as:

Unrestricted:

|              |               |               |
|--------------|---------------|---------------|
| Other Grants | 59,521        | 46,702        |
| Misc. income | -             | 2,100         |
|              | <u>59,521</u> | <u>48,802</u> |

Restricted:

|                            |        |              |
|----------------------------|--------|--------------|
| Wandsworth Borough Council | 51,467 | 45,468       |
| Community Falls Prevention |        | <u>4,500</u> |

**3. OTHER TRADING ACTIVITIES**

|                        | 31.3.24          | 31.3.23          |
|------------------------|------------------|------------------|
|                        | £                | £                |
| Spot purchase services | 2,254,827        | 1,805,643        |
| Playscheme             | <u>12,382</u>    | <u>20,939</u>    |
|                        | <u>2,267,209</u> | <u>1,826,582</u> |

**4. INVESTMENT INCOME**

|                          | 31.3.24        | 31.3.23        |
|--------------------------|----------------|----------------|
|                          | £              | £              |
| Rents received           | 153,465        | 173,662        |
| Deposit account interest | <u>42,763</u>  | <u>12,104</u>  |
|                          | <u>196,228</u> | <u>185,766</u> |

**5. RAISING FUNDS**

Other trading activities

|           | 31.3.24      | 31.3.23      |
|-----------|--------------|--------------|
|           | £            | £            |
| Bad debts | <u>4,719</u> | <u>6,349</u> |

Investment management costs

|                           | 31.3.24        | 31.3.23       |
|---------------------------|----------------|---------------|
|                           | £              | £             |
| Professional fees & rates | 58,007         | -             |
| Property repairs          | 33,566         | 41,256        |
| Tax on rental income      | <u>12,651</u>  | <u>6,763</u>  |
|                           | <u>104,224</u> | <u>48,019</u> |

|                   |                |               |
|-------------------|----------------|---------------|
| Aggregate amounts | <u>108,943</u> | <u>54,368</u> |
|-------------------|----------------|---------------|

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2024**

**6. CHARITABLE ACTIVITIES COSTS**

|                     | Direct<br>Costs  | Direct<br>Costs  |
|---------------------|------------------|------------------|
|                     | 2024             | 2023             |
|                     | £                | £                |
| Spot Purchases      | 1,676,602        | 1,391,736        |
| Charitable activity | 412,503          | 401,280          |
| Governance costs    | <u>17,000</u>    | <u>17,000</u>    |
|                     | <u>2,106,105</u> | <u>1,810,016</u> |

**7. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

|                                                        | 31.3.24       | 31.3.23       |
|--------------------------------------------------------|---------------|---------------|
|                                                        | £             | £             |
| Depreciation - owned assets                            | 16,383        | 12,203        |
| Fees payable for the audit of the financial statements | <u>12,000</u> | <u>12,000</u> |
|                                                        | <u>28,383</u> | <u>24,203</u> |

**8. AUDITOR'S REMUNERATION**

|                                                                              | 2024   | 2023   |
|------------------------------------------------------------------------------|--------|--------|
|                                                                              | £      | £      |
| <b>Fees payable to Nasir Mahmud</b>                                          |        |        |
| Fees payable for the audit of the financial statements                       | 12,000 | 12,000 |
| Fees payable to the company's auditor and its associates for other services: |        |        |
| Other non-audit services                                                     | 5,000  | 5,000  |

**9. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Mushkil Aasaan Limited  
(A company limited by guarantee)

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024

10. STAFF COSTS

|                       | 31.3.24          | 31.3.23          |
|-----------------------|------------------|------------------|
|                       | £                | £                |
| Wages and salaries    | 1,676,602        | 1,382,874        |
| Social security costs | 116,416          | 81,795           |
| Other pension costs   | <u>25,811</u>    | <u>20,335</u>    |
|                       | <u>1,818,829</u> | <u>1,485,004</u> |

The average monthly number of employees during the year was as follows:

|                | 31.3.24    | 31.3.23    |
|----------------|------------|------------|
| Care Services  | 112        | 114        |
| Administration | <u>09</u>  | <u>09</u>  |
| Total          | <u>121</u> | <u>123</u> |

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

|                   | 31.3.24  | 31.3.23  |
|-------------------|----------|----------|
| £70,001 - £80,000 | <u>1</u> | <u>1</u> |

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2024**

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

|                                    | Unrestricted<br>funds<br>£ | Restricted<br>fund<br>£ | Total<br>funds<br>£ |
|------------------------------------|----------------------------|-------------------------|---------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |                            |                         |                     |
| Donations and legacies             | 48,802                     | 49,968                  | 98,770              |
| Other trading activities           | 1,826,582                  | -                       | 1,826,582           |
| Investment income                  | <u>185,766</u>             | <u>-</u>                | <u>185,766</u>      |
| <b>Total</b>                       | <b>2,061,150</b>           | <b>49,968</b>           | <b>2,111,118</b>    |
| <b>EXPENDITURE ON</b>              |                            |                         |                     |
| Raising funds                      | 54,368                     | -                       | 54,368              |
| <b>Charitable activities</b>       |                            |                         |                     |
| Spot Purchases                     | 1,391,736                  | -                       | 1,391,736           |
| Charitable activity                | 355,510                    | 45,769                  | 401,279             |
| Governance costs                   | <u>17,000</u>              | <u>-</u>                | <u>17,000</u>       |
| <b>Total</b>                       | <b>1,818,614</b>           | <b>45,769</b>           | <b>1,864,383</b>    |
| Net gains on investments           | <u>(32,400)</u>            | <u>-</u>                | <u>(32,400)</u>     |
| <b>NET INCOME/ (EXPENDITURE)</b>   | <b>210,136</b>             | <b>4,199</b>            | <b>214,335</b>      |
| <b>RECONCILIATION OF FUNDS</b>     |                            |                         |                     |
| Total funds brought forward        | <u>7,986,151</u>           | <u>(30,734)</u>         | <u>7,955,417</u>    |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <b>8,196,287</b>           | <b>(26,535)</b>         | <b>8,169,752</b>    |

**12. TANGIBLE FIXED ASSETS**

|                                   | Freehold<br>property<br>£ | Fixtures<br>and<br>fittings<br>£ | Totals<br>£    |
|-----------------------------------|---------------------------|----------------------------------|----------------|
| <b>COST</b>                       |                           |                                  |                |
| At 1 April 2023 and 31 March 2024 | 710,534                   | 25,694                           | 736,228        |
| Addition                          | <u>          </u>         | <u>19,847</u>                    | <u>19,847</u>  |
|                                   | <u>710,534</u>            | <u>45,541</u>                    | <u>756,075</u> |
| <b>DEPRECIATION</b>               |                           |                                  |                |
| At 1 April 2023                   | 227,331                   | 18,689                           | 246,020        |
| Charge for year                   | <u>9,664</u>              | <u>6,719</u>                     | <u>16,383</u>  |
| At 31 March 2024                  | <u>236,995</u>            | <u>25,408</u>                    | <u>262,403</u> |
| <b>NET BOOK VALUE</b>             |                           |                                  |                |
| At 31 March 2024                  | <u>473,539</u>            | <u>20,133</u>                    | <u>493,672</u> |
| At 31 March 2023                  | <u>483,203</u>            | <u>7,005</u>                     | <u>490,208</u> |

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2024**

**13. INVESTMENT PROPERTY**

|                       |                  |
|-----------------------|------------------|
|                       | £                |
| <b>FAIR VALUE</b>     |                  |
| At 1 April 2023       | 4,862,757        |
| Revaluation           | <u>(50,000)</u>  |
| At 31 March 2024      | 4,812,757        |
| <b>AMORTISATION</b>   |                  |
| At 1 April 2023       |                  |
| and 31 March 2024     | <u>632,757</u>   |
| <b>NET BOOK VALUE</b> |                  |
| At 31 March 2024      | 4,180,000        |
| At 31 March 2023      | <u>4,230,000</u> |

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                                |                |                |
|--------------------------------|----------------|----------------|
|                                | 31.3.24        | 31.3.23        |
|                                | £              | £              |
| Trade debtors                  | 161,514        | 159,060        |
| Provision for bad debts        | (53,242)       | (85,683)       |
| Prepayments and accrued income | <u>252,258</u> | <u>236,646</u> |
|                                | <u>360,530</u> | <u>310,023</u> |

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                                 |                |                |
|---------------------------------|----------------|----------------|
|                                 | 31.3.24        | 31.3.23        |
|                                 | £              | £              |
| Tax                             | 12,651         | 6,763          |
| Social security and other taxes | 71,239         | 50,294         |
| Other creditors                 | 52,806         | 51,413         |
| Accruals and deferred income    | <u>101,052</u> | <u>107,868</u> |
|                                 | <u>237,748</u> | <u>216,338</u> |

**16. PROVISIONS FOR LIABILITIES**

|              |                |                |
|--------------|----------------|----------------|
|              | 31.3.24        | 31.3.23        |
|              | £              | £              |
| Deferred tax | <u>205,200</u> | <u>214,700</u> |

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Financial Statements -**  
**continued for the Year Ended 31 March 2024**

**17. MOVEMENT IN FUNDS**

|                           | At 1.4.23        | Net movement in funds | Trans funds     | At 31.3.24       |
|---------------------------|------------------|-----------------------|-----------------|------------------|
|                           | £                | £                     | £               | £                |
| <b>Unrestricted funds</b> |                  |                       |                 |                  |
| General funds             | 7,280,087        | 359,377               | (26,535)        | 7,612,929        |
| Revaluation Reserve       | 916,200          | (40,500)              |                 | 875,700          |
|                           | <u>8,196,287</u> | <u>318,877</u>        | <u>(26,535)</u> | <u>8,488,629</u> |
| <b>Restricted funds</b>   |                  |                       |                 |                  |
| Restricted Funds          |                  | (26,535)              | 26,535          | -                |
|                           | <u>8,196,287</u> | <u>292,342</u>        | <u>-</u>        | <u>8,488,629</u> |
| <b>TOTAL FUNDS</b>        | <u>8,196,287</u> | <u>292,342</u>        | <u>-</u>        | <u>8,488,629</u> |

Supported Housing  
Project included in above **£5,000,000**

Unrestricted reserves have been designated for an identified Supported Housing Project and to enhance the existing services provided with estimated cost of £5m or more.

Net movement in funds, included in the above are as follows:

|                           | Incoming resources | Resources expended | Gains and losses | Movement in funds |
|---------------------------|--------------------|--------------------|------------------|-------------------|
|                           | £                  | £                  | £                | £                 |
| <b>Unrestricted funds</b> |                    |                    |                  |                   |
| General fund              | 2,566,760          | (2,207,383)        | -                | 359,377           |
| Revaluation Reserve       | -                  | -                  | -                | -                 |
|                           | <u>2,566,760</u>   | <u>(2,207,383)</u> | <u>-</u>         | <u>359,377</u>    |
| <b>Restricted funds</b>   |                    |                    |                  |                   |
| Restricted Fund           | 7,665              | (7,665)            | -                | -                 |
|                           | <u>7,665</u>       | <u>(7,665)</u>     | <u>-</u>         | <u>-</u>          |
| <b>TOTAL FUNDS</b>        | <u>2,574,425</u>   | <u>(2,215,048)</u> | <u>-</u>         | <u>359,377</u>    |

**Comparatives for movement in funds**

|                           | At 1.4.22        | Net movement in funds | At 31.3.23       |
|---------------------------|------------------|-----------------------|------------------|
|                           | £                | £                     | £                |
| <b>Unrestricted funds</b> |                  |                       |                  |
| General fund              | 7,037,551        | 242,536               | 7,280,087        |
| Revaluation Reserve       | 948,600          | (32,400)              | 916,200          |
|                           | <u>7,986,151</u> | <u>210,136</u>        | <u>8,196,287</u> |
| <b>Restricted funds</b>   |                  |                       |                  |
| Restricted Fund           | (30,734)         | 4,199                 | (26,535)         |
|                           | <u>(30,734)</u>  | <u>4,199</u>          | <u>(26,535)</u>  |
| <b>TOTAL FUNDS</b>        | <u>7,955,417</u> | <u>214,335</u>        | <u>8,169,752</u> |

**Mushkil Aasaan Limited**  
**(A company limited by guarantee)**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2024**

**17. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Gains and<br>losses<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                          |                           |
| General fund              | 2,061,150                  | (1,818,614)                | -                        | 242,536                   |
| Revaluation Reserve       | -                          | -                          | (32,400)                 | (32,400)                  |
|                           | 2,061,150                  | (1,818,614)                | (32,400)                 | 210,136                   |
| <b>Restricted funds</b>   |                            |                            |                          |                           |
| Restricted Fund           | 49,968                     | (45,769)                   | -                        | 4,199                     |
|                           |                            |                            |                          |                           |
| <b>TOTAL FUNDS</b>        | <u>2,111,118</u>           | <u>(1,864,383)</u>         | <u>(32,400)</u>          | <u>214,335</u>            |

**18. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2024.

**19. POST BALANCE SHEET EVENT**

Mushkil Aasaan continues to operate without a formal service level agreement for providing homecare services. The contract was not renewed by the Wandsworth Borough Council.

**MUSHKIL AASAAN LIMITED**

England & Wales - Charity number 1080666

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# Accounts

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REGISTERED COMPANY NUMBER: 3810948 (England and Wales)  
REGISTERED CHARITY NUMBER: 1080666

Report of the Trustees and  
Audited Financial Statements for the Year Ended 31 March 2023  
for  
Mushkil Aasaan Limited  
(A Company Limited by Guarantee)

Nasir Mahmud FCA  
Chartered Accountant  
Falcon House  
257 Burlington Road  
New Malden  
Surrey  
KT3 4NE

Mushkil Aasaan Limited  
(A company limited by guarantee)

Contents of the Financial Statements  
for the Year Ended 31 March 2023

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| Statement of Financial Activities    | 15       |
| Balance Sheet                        | 16       |
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Mushkil Aasaan Limited  
(A company limited by guarantee)

Reference and Administrative Details  
for the Year Ended 31 March 2023

|                                  |                                                                                                                                     |
|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| <b>TRUSTEES</b>                  | Mrs. Shaheen Farhat<br>Mrs. Khalida Mehal (resigned 14 July 2023)<br>Mrs. Habib Lateef<br>Mrs. Rafeeq Deen (appointed 14 July 2023) |
| <b>COMPANY SECRETARY</b>         | Mrs. Naseem Aboobaker                                                                                                               |
| <b>REGISTERED OFFICE</b>         | 220-222 Upper Tooting Road<br>London<br>SW17 7EW                                                                                    |
| <b>REGISTERED COMPANY NUMBER</b> | 3810948 (England and Wales)                                                                                                         |
| <b>REGISTERED CHARITY NUMBER</b> | 1080666                                                                                                                             |
| <b>INDEPENDENT AUDITOR</b>       | Nasir Mahmud FCA<br>Chartered Accountant<br>Falcon House<br>257 Burlington Road<br>New Malden<br>Surrey<br>KT3 4NE                  |

The trustees present their strategic report for the year ended 31 March 2023

## **REVIEW OF BUSINESS**

Mushkil Aasaan is a Charity that was established in the early nineties to support the needs of the local community across cultural, faith, linguistic and ethnic boundaries. The organisation embraces and outreaches to all diversities of religion and culture and is committed to serving the community with equal access to all, regardless of gender, race, religion, social class or disability.

The core service is Domiciliary Care, Counselling and Advocacy, and the Community Hub activities have grown considerably in the year. The challenges surrounding COVID-19 were unprecedented but the senior team demonstrated decisive leadership and role modelled the values in the action taken at the time. Clarity of vision and creating purpose in a changing environment, whilst motivating through change, has been essential in inspiring the team and delivering outstanding services.

Post COVID, we have continued to work hard to creating sustainable success and continue to develop and improve. Community is everything that the organisation stands for and our values remain at the heart of having a positive impact on society.

The newer facilities available for the Community in the last year include a Fall Prevention Group with St Georges Hospital, Children's Holiday Schemes sponsored by the Dfe HAF programme, a Mental Health Hub in partnership with the NHS, and Cost of Living Support with the Local Authority. It is an exciting time for the organisation and there are further proposals planned for in the future that have been in the planning for many years.

Investor in People notes that "there is a considerable commitment to leading people as effectively as possible and there is a high level of trust in the leaders which is impressive. There is passion and pride from people about working for Mushkil Aasaan and how much people enjoy their role, feel trusted and find the work interesting".

The Cost-of-Living crisis has been challenging for staff who were limited to working to capacity with their welfare rights being at risk, especially homelessness. All staff have access to the facilities offered by Mushkil Aasaan including the Mental Health support and in-house Citizens Advice Bureau weekly clinic. The recruitment challenges have been eased by being able to sponsor Skilled Workers under the International Visa Scheme, which has provided a much-needed boost to meet the needs of Service Users and an organisational security over a five-year period.

For our Homecare Service there is an improvement plan in place to transition to a more robust Digital Care Planning System with the functionality of people and their relatives to monitor the care that is delivered in real-time. There is more collaborative working in partnership with Health and Social Care Services in advocating for the support needs of Service Users.

Care Quality Commission notes that "The Provider understood their regulatory responsibilities and submitted statutory notifications to the CQC as required. They are engaging and involve people using the Service fully considering their equality characteristics. There is continuous learning and improving care and systems are in place to gather feedback and hear the views of people, relatives, and carers. One relative said, "They listen to my concerns and feelings. They acknowledge them and take appropriate action."

## **PRINCIPAL RISKS AND UNCERTAINTIES**

The annual grant of £45,468 from the Wandsworth Council caters for the over-subscribed Service Level Agreement. Spot-Purchase of our Specialist Domiciliary Services is the Charity's main source of income.

The Trustees are conscious of the reliance on the grant and tentative spot-purchased Domiciliary Care income and the importance to reduce dependency through sustainable and creative initiatives, while increasing revenue and control costs within models of best value.

The unit cost has remained considerably reduced to remain competitive in the market position. Adherence to regulatory requirements and challenges of Covid 19 have resulted in a reduction in earned income to break-even point and raises credible concerns for costings of all subsidised services and future development visions.

As with all entities, no future is assured and an element of risk looms over the future of the Charity. The economic climate and changing patterns of delivery has its own impact on Social Services commissioning. In comparison to last year there has been a sustained level of income generated through the spot-purchasing of Domiciliary Care. However increased governance costs such as CQC requirements, GDPR, Digital Transformation, PPE and Staffing greatly impact on income levels to break-even point.

## **FUTURE PROSPECTS**

### **Possible Future Opportunities**

The Charity's future direction and existing sustainability is influenced by its grant funding and spot-purchase commissioning.

Current strategic planning explores a range of approaches encompassing better outcomes for our service users and carers as set out in our vision and values.

- With our renewed NHS AQP Pan London Provider Status there is scope to venture

into surrounding boroughs to provide these much-needed services. To develop an End-of-Life Care Service in Croydon whilst promoting Carework as a viable profession and providing appropriate training.

- To remain alert on newer opportunities such as the Government Agenda on Integrated Services and opportunities in Children Services.
- To co-produce culturally sensitive Psychological Services and Programmes of Health and Wellbeing in Co-production with Wandsworth Community Empowerment Network and statutory services.
- To develop an Intergenerational Supported Housing Scheme Project at our site, 5 North Drive. The very initial process for this venture in a conservation area has commenced with the engagement of an architectural company for a feasibility study with a range of consultancies in bringing it to and an initial Pre-App meeting.
- Plans are currently in place for the Charity to formalise as a registered Social Housing Provider, a much requested and an unmet need for our elderly who are desiring to downsizing. Also, a stated preference to residential care, recalling what happened in the pandemic to many of the elderly in care homes. Our planned intergenerational purpose-built project remains a work in progress.

This report was approved by the Board on 27th December 2023 signed on its behalf by

Mrs. Shaheen Farhat - Trustee



Mushkil Aasaan Limited  
(A company limited by guarantee)

Report of the Trustees  
for the Year Ended 31 March 2023

The trustees who are also directors of Mushkil Aasaan Limited for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Mushkil Aasaan is a Registered Charity (No 1080666) and a Company Limited by Guarantee (No 3810948). Its objectives are expressed in the Memorandum of Association. Its Trustees are supported by a Board of Management and two Patrons. The Trustees have had regard to the Charity Commission's guidance on public benefit.

The Trustees, who are also Directors for the purposes of Company Law and who served during the year and up to the date of this report are set out on page 1.

All Trustees and Directors collectively monitor and ensure delivery of its charitable objectives and strategic direction, while upholding the Charity's values. They have responsibility for ensuring good practice, effective governance and management, accurate and transparent financial management and reporting.

Furthermore, they ensure that the Charity complies with relevant laws and requirements of regulatory bodies, such as Care Quality Commission and NHS. They desire that Mushkil Aasaan remains successful and can continue to serve its diverse community as intended.

The priority of our organisation remains, to seek to recruit and appoint new board members / trustees while expanding the skill bank of our organisation through formal training relevant to the Charity needs with clear procedures on roles and responsibilities as trustees.

### **Key Objectives of the Charity are:**

- ██████████ To provide care, support, education and training for individuals and families and their carers
- ██████████ To provide support to people affected by poverty, sickness, family breakdown and social exclusion.
- ██████████ To develop the capacity and skills of members of socially and/or poor communities to help identify and meet their needs and enable them to participate more fully in society.
- ██████████ To support people in accessing legal advice and other professional advice and support.
- ██████████ To provide a service responsive to assessed needs, with equal access to all, regardless of sex, race, income, social class, or other socio-demographic factors.
- ██████████

The Charity's future direction and existing sustainability is influenced by its grant funding and spot-purchase commissioning. Current strategic planning explores a range of approaches encompassing better outcomes for our service users and carers as set out in our vision and values.

Report of the Trustees - continued  
for the Year Ended 31 March 2023

With our NHS AQP Pan London Provider Status there is scope to venture into surrounding boroughs to provide these much-needed services. To develop an End-of-Life Care Service in Croydon whilst promoting Care work as a viable profession and providing appropriate training. To remain alert on newer opportunities such as the Government Agenda on Integrated Services.

To co-produce culturally sensitive Psychological Services and Programs of Health and Wellbeing in Co-production with Wandsworth Community Empowerment Network and statutory services.

To develop an Intergenerational Supported Housing Scheme Project at our site, 5 North Drive. The very initial process for this venture in a conservation area has commenced with the engagement of an architectural company for a feasibility study with a range of Consultancies in bringing it to and an initial Pre-App stage.

Plans are currently in place for the Charity to formalize as a registered Social Housing Provider, a much requested and an unmet need for our elderly who are desiring to downsizing. Also, a stated preference to residential care, recalling what happened in the pandemic to many of the elderly in Care homes. Our planned intergenerational purpose-built project remains a work in progress.

Plans are currently in place for the Charity to formalize as a registered Social Housing Provider, a much requested and an unmet need for our elderly who are desiring to downsizing. Also, a stated preference to residential care, recalling what happened in the pandemic to many of the elderly in Care homes. Our planned intergenerational purpose-built project remains a work in progress.

#### **Risk Assessment**

The annual grant of £45,468 from the Wandsworth Council caters for the over-subscribed Service Level Agreement. Spot-Purchase of our Specialist Domiciliary Services is the Charity's main source of income.

The Trustees are conscious of the reliance on the grant and tentative spot-purchased Domiciliary Care income and the importance to reduce dependency through sustainable and creative initiatives, while increasing revenue and control costs within models of best value.

The unit cost has remained considerably reduced to remain competitive in the market position. Adherence to regulatory requirements and challenges of Covid 19 have resulted in a reduction in earned income to break-even point and raises credible concerns for costings of all subsidized services and future development visions. As with all entities, no future is assured and an element of risk looms over the future of the Charity. The economic climate and changing patterns of delivery has its own impact on Social Services commissioning with the added impact of Covid 19. In comparison to last year there has been a sustained level of income generated through the spot-purchasing of Domiciliary Care.

| RISK                                                | MITIGATION                                                                                                                      |
|-----------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Financial performance and resilience                | Ensure standard accountancy procedures are followed and accounts managed on a regular basis                                     |
| Protecting the Charity's assets                     | Ensure information relating to assets are up to date and reviews take place regularly                                           |
| Poor data integrity and governance including (GDPR) | Ensure data processing is carried out according to statutory requirements along with regular audits                             |
| Regulatory and Reputational risks                   | Ensure all compliance standards are known and regular audits take place during the year, especially CQC                         |
| Staff Wellbeing                                     | Ensure regular 12ls are held with all staff by line managers and appropriate policies are in place for training and development |

### **Reserves Policy**

In view of the risks identified, the Trustees consider it prudent to hold unrestricted free reserves to cover approximately 6 months running costs. For the year ended, this amounted to approximately £500, 000.

Any additional unrestricted free reserves have been designated for an identified Supported Housing Project and to enhance the existing services provided as and when deemed necessary, estimated cost to this project is £5m.

### **Objectives and activities and Achievements and performance**

We remain committed to supporting our Communities that enhances their overall wellbeing, through lifestyle choices and our shared activities, not least serving women and children who have no recourse to public funding or are experiencing Domestic Violence.

Our popular Counselling and Therapeutic Services remain over-subscribed from across the Statutory and Voluntary sector, along with self-referrals. This unique and holistic model of multiple Therapeutic and Counselling techniques offers management of crises and emotional distress. It aims to explore, enhance, and promote the inner strengths and resources of the individual towards a greater well-being, personal empowerment, and focus. This can further involve Crisis Intervention and Family Mediation and Conciliation and Practical Support in countering domestic violence, family breakdown, homelessness, child protection, elder abuse, racial harassment, and discrimination.

Report of the Trustees - continued  
for the Year Ended 31 March 2023

Added value to this is appropriate practical assistance and Advocacy in accessing welfare rights, housing, social care and community networks, career development, and health and well-being initiatives. The 'added value' of this service was much recognized this year with us being inundated with referrals from GP Social Prescribing Services. To facilitate this Service further we have been privileged to have the Services of a Legal Firm and a Cost of Living Citizen Advice Bureau Clinic weekly.

Accordingly, there was a notable increase in assisting welfare rights claimants, domestic violence victims, and mental health concerns, along with homelessness. Our Counselling and Advocacy Service was over-subscribed with "Children In Need" and family relationships becoming very stressed in a climate of financial uncertainties, unemployment and family breakdown and bereavement. Added to the existing caseload, there were 291 new clients in the year, of which 52 were Social Prescribing referrals from GP practices requiring intense advocacy, crisis and counselling support.

A range of Support Groups instigated by the imperative needs of the diverse Communities, give the Centre a real sense of vibrancy and value throughout the week, for a whole range of activities, including family and community celebrations, discussions, and debate across a range of organisations and topics.

Our Elderly Women's Weekly Support Group continues and is a popular activity at our Centre. Apart from a weekly lunch together which incorporates well-women seminars and fitness activities, it further helps to promote their overall well-being when they voice their concerns and a voice on social issues.

A group of young professional women and working mothers continue to meet at the Centre on Monday evenings, with a focus on self-support. It remains an important forum for helping them gain greater confidence and understanding of positive parenting through their shared experiences of their growing children's needs.

Supported by Wandsworth Council and St Georges Hospital our Falls Prevention service has been invaluable in providing an exercise class with regular assessments and reviews from a visiting Physiotherapist. It also provides a platform for socialising and combating isolation in a relaxing atmosphere with cultural needs respected.

Post Covid highlighted a great need for women to combat isolation and mental and physical health needs. To this end the Local Authority instigated the Cost of Living Warm Days. This enabled us to provide a hot meal to those attending and a Food Bank for home meals for those unable to attend. This was further enhanced by a creative programme of activities and access to many specialist services for elderly men and women was very popular with a great demand for more.

The year commenced on a positive note with a very successful Ramadan and Easter Playscheme for Children and their families under the DFE funded Holiday Activities and Food Programme (HAF). The aim of the programme was to provide free stimulating activities and promote nutritious meals to children in a Covid safe environment.

Mushkil Aasaan's programme has been well received and appraised by the Local Authority. This has now become a common feature in the year with an Easter, Summer and Winter playscheme moving onto another seasonal year. It gives us great pleasure to welcome children and their families, especially those with Special Needs who would not normally venture out.

We now have an independent provider delivering Nursery provision at the Zakia Family Centre. This also addresses the objective of providing a service to Children in Need while delivering unmet childcare needs for mothers who want to maximize upon the opportunities within the employment market to raising the economic base of the family. We have kept two places in reserve for children whose family are facing a personal crisis in which they have a need for short-term nursery provision, as part of our Charitable purposes.

The land at the Community Garden at North Drive is used by the local Tooting Transition Project as part of an organic ecology project in which they involve those who are committed to the cause. As usual, the annual event of the Foodival organized by the team was very successful in demonstrating the use of the produce from the Garden. There has been gradual progress towards a Pre-App feasibility study in ascertaining a Planning approval to develop the site into a Sheltered Housing Scheme with a community Garden and facilities for children to create an intergenerational model of living experience.

### **Sustainability, Social Responsibility and Public Impact**

Mushkil Aasaan continues to promote a strong citizenship-based culture of involvement and social responsibility through a range of activities and forums. We continue to strengthen our support networks and links within the wider diverse communities of South London. The importance of developing a shared understanding and cooperation between statutory and secular communities cannot be emphasized enough. Consultancy to Co-professionals and Community representation to statutory services remains a key objective in highlighting unmet needs.

Mushkil Aasaan continues to build its links and support networks with the statutory and voluntary sector and the wider diverse communities of South London which was overwhelmingly evident in all the activities that take place in the Community Hub. IIP notes that 'Mushkil Aasaan has a very friendly, positive culture and people throughout the organisation enjoy working there and appear to be loyal and dedicated. As ever, much of our accomplishments this year could not have been achieved without the continued dedication, and commitment of our Careworkers, Volunteers, Trustees, Management Board and Office-Based Support Team.

The daily complexities and challenges of coordinating an effective ongoing development Project such as Mushkil Aasaan remains for the most part in the hands of Naseem Aboobaker our Project Director and Bernadette Khan our Consultant Social Worker, and Nasreen Seedat our Care Co-ordinator, all of whom work tirelessly beyond the call of duty for the Communities we serve.

To name but a few accomplishments in the year were:

More than 102,487 hours of Domiciliary Care throughout the year. There were 291 new referrals and at least 35 hours per week of face to face and remote Counselling, Casework and Advocacy Support. Over 50 hours weekly of Volunteering and Crisis Support. There is at least 500 Users weekly of Support Groups and Centre Activities, Seminars and Events.

We remain passionate about our work and support to the families and communities we serve. Our success lies in our ethos of our commitment to address unmet needs with a holistic model of support that promotes best value.

Across a spectrum of very complex and unmet needs, our early interventionist practice model of assessment and support reduces the call later costlier statutory services. This model of delivery must make significant and huge saving for the local authority and indeed the public purse, while reducing inequalities.

Our Support Groups, Volunteering and Career Development impact on reducing isolation, promoting well-being and reducing dependency on welfare rights.

Furthermore, our Domiciliary Care Services empower the elderly to remain in their homes and reduce the demands on hospitalisation and other statutory health and social care services.

Mushkil Aasaan Limited  
(A company limited by guarantee)

Report of the Trustees - continued  
for the Year Ended 31 March 2023

We remain passionate about our work and support to the families and communities we serve. Our success lies in our ethos of our commitment to address unmet needs with a holistic model of support that promotes best value.

Across a spectrum of very complex and unmet needs, our early interventionist practice model of assessment and support reduces the call later costlier statutory services.

#### **Financial review**

The charity made a net surplus of £214,636 during the year. At the balance sheet date, total unrestricted funds amounted to £8,200,787, including a net revaluation reserve of £916,200 and a deficit of £31,035 on restricted funds.

#### **Employee involvement**

Supporting, identifying, nurturing, and providing the opportunities for people to be empowered and to improve themselves is fundamental to the culture of Mushkil Aasaan. Most staff are extremely proud of the organisation, their visibility in the community and the support that is given to the families and communities in the area.

We operate within a culture which supports collaborative working and strong intra-team support. The job shadowing, paired working, training sessions and the informal weekly visits to the office enable this to take place. In addition, people are encouraged to discuss their individual needs and to share and support their team members.

Career development amongst our staff remains an organisational key objective. The central focus of our recruitment, retention and practices is promoting and empowering those who seek such opportunities. This manifests itself in continuing to provide inclusive employment opportunities for male and female Careworkers and Volunteers. The open and transparent leadership of the office team and senior staff sets a positive tone for aspiring leaders and managers throughout the organisation.

There is a considerable amount of training opportunities in this year including both face to face and online. Recent ongoing key training requirement has been related to Care Quality Commission and NHS Integrated Care Reform, Management Level 4, Advice First for Citizens Advice, PALS Dementia Assessments, Care Supervision, Autism, Manual Handling, Infection Control, End of Life, and Care Certificates.

#### **Statement as to disclosure of information to auditors**

In so far as the trustees are aware, there is no relevant audit information of which the charitable company's auditors are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

#### **STATEMENT OF TRUSTEES RESPONSIBILITIES**

The trustees (who are also the directors of Mushkil Aasaan Limited (A company limited by guarantee) for the purposes of company Law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the situation of the charitable company and of the incoming resources and application of resources, including the income

Mushkil Aasaan Limited  
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Report of the Trustees - continued  
for the Year Ended 31 March 2023

and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to select suitable accounting policies and then apply them consistently. observe the methods and principles in the Charity SORP to make judgements and estimates that are reasonable and prudent to prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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 statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware, there is no relevant audit information of which the charitable company's auditor is unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

#### **AUDITOR**

The auditor, Nasir Mahmud FCA, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 27<sup>th</sup> December 2023 and signed on the board's behalf by:

Mrs. Shaheen Farhat - Trustee

*S. Farhat.*

Report of the Independent Auditor to the Members of  
Mushkil Aasaan Limited  
(A company limited by guarantee)

**Opinion**

I have audited the financial statements of Mushkil Aasaan Limited (A company limited by guarantee) (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In my opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

I conducted my audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. My responsibilities under those standards are further described in the Auditor responsibilities for the audit of the financial statements section of my report. I am independent of the charitable company in accordance with the ethical requirements that are relevant to my audit of the financial statements in the UK, including the FRC's Ethical Standard, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

**Conclusions relating to going concern**

I have nothing to report in respect of the following matters in relation to which the ISAs (UK) require me to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and my Report of the Independent Auditor thereon.

My opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in my report, I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or my knowledge obtained in the audit or otherwise appears to be materially misstated. If I identify such material inconsistencies or apparent material misstatements, I am required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact. I have nothing to report in this regard.

Report of the Independent Auditor to the Members of  
Mushkil Aasaan Limited - continued  
(A company limited by guarantee)

**Opinions on other matters prescribed by the Companies Act 2006**

In my opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**Matters on which I am required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, I have not identified material misstatements in the Report of the Trustees.

I have nothing to report in respect of the following matters where the Companies Act 2006 requires me to report to you if, in my opinion:

- adequate accounting records have not been kept or returns adequate for my audit have not been received from branches not visited by me; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- I have not received all the information and explanations I require for my audit.

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

**My responsibilities for the audit of the financial statements**

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditor that includes my opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. I design procedures in line with my responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which my procedures are capable of detecting irregularities, including fraud is detailed below:

Enquiry of management, those charged with governance and the entity's solicitors (or in-house legal team) around actual and potential litigation and claims.

Enquiry of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations.

Report of the Independent Auditor to the Members of  
Mushkil Aasaan Limited - continued  
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Reviewing minutes of meetings of those charged with governance.

Reviewing internal audit reports.

Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.

Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

A further description of my responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of my Report of the Independent Auditor.

**Use of my report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. My audit work has been undertaken so that I might state to the charitable company's members those matters I am required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for my audit work, for this report, or for the opinions I have formed.



Nasir Mahmud FCA (Senior Statutory auditor)

For and on behalf of

Nasir Mahmud FCA  
Chartered Accountant  
Falcon House  
257 Burlington Road  
New Malden  
Surrey  
KT3 4NE

Date: 27th December 2023

Mushkil Aasaan Limited  
(A company limited by guarantee)

Statement of Financial Activities  
for the Year Ended 31 March 2023

|                                    |       | Unrestricted funds | Restricted fund | 31.3.23<br>Total funds<br>£ | 31.3.22<br>Total funds<br>£ |
|------------------------------------|-------|--------------------|-----------------|-----------------------------|-----------------------------|
|                                    | Notes | £                  | £               |                             |                             |
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                    |                 |                             |                             |
| Donations and legacies             | 2     | 48,802             | 49,968          | 98,770                      | 98,942                      |
| Other trading activities           | 3     | 1,826,582          | -               | 1,826,582                   | 1,641,642                   |
| Investment income                  | 4     | <u>185,766</u>     | <u>-</u>        | <u>185,766</u>              | <u>184,233</u>              |
| <b>Total</b>                       |       | 2,061,150          | 49,968          | 2,111,118                   | 1,924,817                   |
| <b>EXPENDITURE ON</b>              |       |                    |                 |                             |                             |
| Raising funds                      | 5     | 54,368             | -               | 54,368                      | 27,382                      |
| <b>Charitable activities</b>       |       |                    |                 |                             |                             |
| Spot Purchases                     | 6     | 1,391,736          | -               | 1,391,736                   | 1,100,883                   |
| Charitable activity                |       | 355,510            | 45,769          | 401,279                     | 442,367                     |
| Governance costs                   |       | <u>17,000</u>      | <u>-</u>        | <u>17,000</u>               | <u>17,000</u>               |
| <b>Total</b>                       |       | 1,818,614          | 45,769          | 1,864,383                   | 1,587,632                   |
| Net gains(loss) on investments     |       | <u>(32,400)</u>    | <u>-</u>        | <u>(32,400)</u>             | <u>16,200</u>               |
| <b>NET INCOME/ (EXPENDITURE)</b>   |       | 210,136            | 4,199           | 214,335                     | 353,385                     |
| <b>RECONCILIATION OF FUNDS</b>     |       |                    |                 |                             |                             |
| Total funds brought forward        |       | 7,986,151          | (30,734)        | 7,955,417                   | 7,602,032                   |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u>8,196,287</u>   | <u>(26,535)</u> | <u>8,169,752</u>            | <u>7,955,417</u>            |

Mushkil Aasaan Limited  
(A company limited by guarantee)

Balance Sheet  
31 March 2023

|                                              | Notes | 31.3.23<br>Total<br>funds<br>£ | 31.3.22<br>Total<br>funds<br>£ |
|----------------------------------------------|-------|--------------------------------|--------------------------------|
| <b>FIXED ASSETS</b>                          |       |                                |                                |
| Tangible assets                              | 12    | 490,208                        | 495,269                        |
| Investment property                          | 13    | <u>4,230,000</u>               | <u>4,270,000</u>               |
|                                              |       | 4,720,208                      | 4,765,269                      |
| <b>CURRENT ASSETS</b>                        |       |                                |                                |
| Debtors                                      | 14    | 310,023                        | 317,643                        |
| Cash at bank and in hand                     |       | <u>3,570,559</u>               | <u>3,307,019</u>               |
|                                              |       | 3,880,582                      | 3,624,662                      |
| <b>CREDITORS</b>                             |       |                                |                                |
| Amounts falling due within one year          | 15    | (216,338)                      | (212,214)                      |
| <b>NET CURRENT ASSETS/(LIABILITIES)</b>      |       | <u>3,664,244</u>               | <u>3,412,448</u>               |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | 8,384,452                      | 8,177,717                      |
| <b>PROVISIONS FOR LIABILITIES</b>            | 16    | (214,700)                      | (222,300)                      |
| <b>NET ASSETS</b>                            |       | <u>8,169,752</u>               | <u>7,955,417</u>               |
| <b>FUNDS</b>                                 | 17    |                                |                                |
| Unrestricted funds:                          |       |                                |                                |
| General fund                                 |       | 7,280,087                      | 7,037,551                      |
| Revaluation Reserve                          |       | <u>916,200</u>                 | <u>948,600</u>                 |
|                                              |       | 8,196,287                      | 7,986,151                      |
| Restricted funds:                            |       |                                |                                |
| Restricted Fund                              |       | <u>(26,535)</u>                | <u>(30,734)</u>                |
| <b>TOTAL FUNDS</b>                           |       | <u>8,169,752</u>               | <u>7,955,417</u>               |

The financial statements were approved by the Board of Trustees and authorised for issue on 27<sup>th</sup> December 2023 and were signed on its behalf by:

Mrs. Shaheen Farhat - Trustee

*S. Farhat*

Mushkil Aasaan Limited  
(A company limited by guarantee)

Cash Flow Statement  
for the Year Ended 31 March 2023

|                                                                    | Notes | 31.3.23<br>£     | 31.3.22<br>£     |
|--------------------------------------------------------------------|-------|------------------|------------------|
| <b>Cash flows from operating activities</b>                        |       |                  |                  |
| Cash generated from operations                                     |       | 262,199          | 322,002          |
| Interest paid                                                      |       | (3,621)          | (2,992)          |
|                                                                    |       | <hr/>            | <hr/>            |
| Net cash provided by operating activities                          |       | <u>258,578</u>   | <u>319,010</u>   |
| <br><b>Cash flows from investing activities</b>                    |       |                  |                  |
| Purchase of tangible fixed assets                                  |       | (7,142)          |                  |
| Interest received                                                  |       | 12,104           | 246              |
| Repayment of loan                                                  |       | <hr/>            | <hr/>            |
| Net cash provided by investing activities                          |       | <u>4,962</u>     | <u>246</u>       |
|                                                                    |       | <hr/>            | <hr/>            |
| Change in cash and cash equivalents in the reporting period        |       | 263,540          | 319,256          |
| Cash and cash equivalents at the beginning of the reporting period |       | 3,307,019        | 2,987,763        |
|                                                                    |       | <hr/>            | <hr/>            |
| Cash and cash equivalents at the end of the reporting period       |       | <u>3,570,559</u> | <u>3,307,019</u> |

Mushkil Aasaan Limited  
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Notes to the Cash Flow Statement  
for the Year Ended 31 March 2023

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

|                                                                                    | 31.3.23        | 31.3.22        |
|------------------------------------------------------------------------------------|----------------|----------------|
|                                                                                    | £              | £              |
| Net income for the reporting period (as per the Statement of Financial Activities) | 214,335        | 353,385        |
| Adjustments for:                                                                   |                |                |
| Depreciation charges                                                               | 12,203         | 11,825         |
| (Gains) / Losses on investments                                                    | 32,400         | (16,200)       |
| Interest received                                                                  | (12,104)       | (243)          |
| Interest paid                                                                      | 3,621          | 2,992          |
| Decrease/(increase) in debtors                                                     | 7,620          | (45,802)       |
| Increase/(decrease) in creditors                                                   | <u>4,124</u>   | <u>16,048</u>  |
| Net cash provided by operations                                                    | <u>262,199</u> | <u>322,002</u> |

2. ANALYSIS OF CHANGES IN NET FUNDS

|                          | At 1.4.21        | Cash flow      | At 31.3.22       |
|--------------------------|------------------|----------------|------------------|
|                          | £                | £              | £                |
| Net cash                 |                  |                |                  |
| Cash at bank and in hand | <u>3,307,019</u> | <u>263,540</u> | <u>3,570,559</u> |
|                          | <u>3,307,019</u> | <u>263,540</u> | <u>3,570,559</u> |
| Total                    | <u>3,307,019</u> | <u>263,540</u> | <u>3,570,559</u> |

## 1. ACCOUNTING POLICIES

### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property - Straight line over fifty years

Fixtures and fittings- 25% Straight line

### **Investment property**

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

### **Taxation**

The charity is exempt from corporation tax on its charitable activities. However, it is subject to income tax on net rental income, and capital gains tax on any capital gains.

### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

### **Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Mushkil Aasaan Limited  
(A company limited by guarantee)

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023

**2. DONATIONS AND LEGACIES**

|                                     | 31.3.23       | 31.3.22       |
|-------------------------------------|---------------|---------------|
|                                     | £             | £             |
| Grants                              | 96,670        | 96,342        |
| Receipts under Job Retention Scheme |               | 2,600         |
| Misc. Income                        | <u>2,100</u>  | <u>—</u>      |
|                                     | <u>98,770</u> | <u>98,942</u> |

This is further analysed as:

Unrestricted:

|                                     |               |               |
|-------------------------------------|---------------|---------------|
| Covid Infection Control Grant       |               | 44,874        |
| Social Prescribing                  |               | 6,000         |
| Receipts under Job Retention Scheme |               | 2,600         |
| Other Grants                        | 46,702        |               |
| Misc. income                        | <u>2,100</u>  | <u>—</u>      |
|                                     | <u>48,802</u> | <u>53,474</u> |

Restricted:

|                            |              |          |
|----------------------------|--------------|----------|
| Wandsworth Borough Council | 45,468       | 45,468   |
| Community Falls Prevention | <u>4,500</u> | <u>—</u> |

**3. OTHER TRADING ACTIVITIES**

|                        | 31.3.23          | 31.3.22          |
|------------------------|------------------|------------------|
|                        | £                | £                |
| Spot purchase services | 1,805,643        | 1,615,117        |
| Playscheme             | <u>20,939</u>    | <u>26,525</u>    |
|                        | <u>1,826,582</u> | <u>1,641,642</u> |

**4. INVESTMENT INCOME**

|                          | 31.3.23        | 31.3.22        |
|--------------------------|----------------|----------------|
|                          | £              | £              |
| Rents received           | 173,662        | 183,987        |
| Deposit account interest | <u>12,104</u>  | <u>246</u>     |
|                          | <u>185,766</u> | <u>184,233</u> |

**5. RAISING FUNDS**

Other trading activities

|           | 31.3.23      | 31.3.22         |
|-----------|--------------|-----------------|
|           | £            | £               |
| Bad debts | <u>6,349</u> | <u>(20,075)</u> |

Investment management costs

|                      | 31.3.23       | 31.3.22       |
|----------------------|---------------|---------------|
|                      | £             | £             |
| Professional fees    | —             | —             |
| Property repairs     | 41,256        | 19,870        |
| Tax on rental income | <u>6,763</u>  | <u>27,587</u> |
|                      | <u>48,019</u> | <u>47,457</u> |

|                   |               |               |
|-------------------|---------------|---------------|
| Aggregate amounts | <u>54,368</u> | <u>27,382</u> |
|-------------------|---------------|---------------|

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023

6. CHARITABLE ACTIVITIES COSTS

|                     | Direct<br>Costs  | Direct<br>Costs  |
|---------------------|------------------|------------------|
|                     | 2023             | 2022             |
|                     | £                | £                |
| Spot Purchases      | 1,391,736        | 1,100,883        |
| Charitable activity | 401,280          | 442,367          |
| Governance costs    | <u>17,000</u>    | <u>17,000</u>    |
|                     | <u>1,810,016</u> | <u>1,560,250</u> |

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

|                                                        | 31.3.23       | 31.3.22       |
|--------------------------------------------------------|---------------|---------------|
|                                                        | £             | £             |
| Depreciation - owned assets                            | 12,203        | 11,824        |
| Fees payable for the audit of the financial statements | <u>12,000</u> | <u>7,300</u>  |
|                                                        | <u>24,203</u> | <u>19,124</u> |

8. AUDITOR'S REMUNERATION

|                                                                              | 2023   | 2022  |
|------------------------------------------------------------------------------|--------|-------|
|                                                                              | £      | £     |
| <b>Fees payable to Nasir Mahmud</b>                                          |        |       |
| Fees payable for the audit of the financial statements                       | 12,000 | 7,300 |
| Fees payable to the company's auditor and its associates for other services: |        |       |
| Other non-audit services                                                     | 5,000  | 9,700 |

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Mushkil Aasaan Limited  
(A company limited by guarantee)

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023

**10. STAFF COSTS**

|                       | 31.3.23          | 31.3.22          |
|-----------------------|------------------|------------------|
|                       | £                | £                |
| Wages and salaries    | 1,382,874        | 1,251,584        |
| Social security costs | 81,795           | 68,809           |
| Other pension costs   | <u>20,335</u>    | <u>18,285</u>    |
|                       | <u>1,485,004</u> | <u>1,338,678</u> |

The average monthly number of employees during the year was as follows:

|                | 31.3.23    | 31.3.22    |
|----------------|------------|------------|
| Care Services  | 114        | 157        |
| Administration | <u>09</u>  | <u>07</u>  |
| Total          | <u>123</u> | <u>164</u> |

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

|                   | 31.3.23  | 31.3.22  |
|-------------------|----------|----------|
| £70,001 - £80,000 | <u>1</u> | <u>1</u> |

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

|                                    | Unrestricted<br>funds<br>£ | Restricted<br>fund<br>£ | Total<br>funds<br>£ |
|------------------------------------|----------------------------|-------------------------|---------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |                            |                         |                     |
| Donations and legacies             | 53,474                     | 45,468                  | 98,942              |
| Other trading activities           | 1,641,642                  | -                       | 1,641,642           |
| Investment income                  | <u>184,233</u>             | <u>-</u>                | <u>184,233</u>      |
| <b>Total</b>                       | <b>1,879,349</b>           | <b>45,468</b>           | <b>1,924,817</b>    |
| <b>EXPENDITURE ON</b>              |                            |                         |                     |
| Raising funds                      | 27,382                     | -                       | 27,382              |
| <b>Charitable activities</b>       |                            |                         |                     |
| Spot Purchases                     | 1,100,883                  | -                       | 1,100,883           |
| Charitable activity                | 396,340                    | 46,027                  | 442,367             |
| Governance costs                   | <u>17,000</u>              | <u>-</u>                | <u>17,000</u>       |
| <b>Total</b>                       | <b>1,541,605</b>           | <b>46,027</b>           | <b>1,587,632</b>    |
| Net gains on investments           | <u>16,200</u>              | <u>-</u>                | <u>16,200</u>       |
| <b>NET INCOME/(EXPENDITURE)</b>    | <b>353,944</b>             | <b>(559)</b>            | <b>353,385</b>      |
| <b>RECONCILIATION OF FUNDS</b>     |                            |                         |                     |
| Total funds brought forward        | <u>7,632,207</u>           | <u>(30,175)</u>         | <u>7,602,032</u>    |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <b>7,986,151</b>           | <b>(30,734)</b>         | <b>7,955,417</b>    |

12. TANGIBLE FIXED ASSETS

|                                   | Freehold<br>property<br>£ | Fixtures<br>and<br>fittings<br>£ | Totals<br>£    |
|-----------------------------------|---------------------------|----------------------------------|----------------|
| <b>COST</b>                       |                           |                                  |                |
| At 1 April 2022 and 31 March 2023 | 710,534                   | 18,529                           | 729,063        |
| Addition                          | <u>7,165</u>              | <u>7,165</u>                     | <u>7,165</u>   |
|                                   | <u>710,534</u>            | <u>25,694</u>                    | <u>736,228</u> |
| <b>DEPRECIATION</b>               |                           |                                  |                |
| At 1 April 2022                   | 217,470                   | 16,347                           | 233,817        |
| Charge for year                   | <u>9,861</u>              | <u>2,342</u>                     | <u>12,203</u>  |
| At 31 March 2023                  | <u>227,331</u>            | <u>18,689</u>                    | <u>246,020</u> |
| <b>NET BOOK VALUE</b>             |                           |                                  |                |
| At 31 March 2023                  | <u>483,203</u>            | <u>7,005</u>                     | <u>490,208</u> |
| At 31 March 2022                  | <u>493,064</u>            | <u>2,205</u>                     | <u>495,269</u> |

Mushkil Aasaan Limited  
(A company limited by guarantee)

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023

13. INVESTMENT PROPERTY

|                       | £                |
|-----------------------|------------------|
| <b>FAIR VALUE</b>     |                  |
| At 1 April 2022       | 4,902,757        |
| Revaluation           | (40,000)         |
| At 31 March 2023      | <u>4,862,757</u> |
| <b>AMORTISATION</b>   |                  |
| At 1 April 2022       |                  |
| and 31 March 2023     | <u>632,757</u>   |
| <b>NET BOOK VALUE</b> |                  |
| At 31 March 2023      | <u>4,230,000</u> |
| At 31 March 2022      | <u>4,270,000</u> |

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

|                                | 31.3.23<br>£   | 31.3.22<br>£   |
|--------------------------------|----------------|----------------|
| Trade debtors                  | 159,060        | 180,321        |
| Provision for bad debts        | (85,683)       | (79,334)       |
| Prepayments and accrued income | <u>236,646</u> | <u>216,656</u> |
|                                | <u>310,023</u> | <u>317,643</u> |

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

|                                 | 31.3.23<br>£   | 31.3.22<br>£   |
|---------------------------------|----------------|----------------|
| Tax                             | 6,763          | 27,587         |
| Social security and other taxes | 50,294         | 44,020         |
| Other creditors                 | 51,413         | 49,935         |
| Accruals and deferred income    | <u>107,868</u> | <u>90,672</u>  |
|                                 | <u>216,338</u> | <u>212,214</u> |

16. PROVISIONS FOR LIABILITIES

|              | 31.3.23<br>£   | 31.3.22<br>£   |
|--------------|----------------|----------------|
| Deferred tax | <u>214,700</u> | <u>222,300</u> |

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023

17. MOVEMENT IN FUNDS

|                           | At 1.4.22<br>£   | Net<br>movement<br>in funds<br>£ | At<br>31.3.23<br>£ |
|---------------------------|------------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b> |                  |                                  |                    |
| General fund              | 7,037,551        | 242,536                          | 7,280,087          |
| Revaluation Reserve       | <u>948,600</u>   | <u>(32,400)</u>                  | <u>916,200</u>     |
|                           | 7,986,151        | 210,136                          | 8,196,287          |
| <b>Restricted funds</b>   |                  |                                  |                    |
| Restricted Fund           | <u>(30,734)</u>  | <u>4,199</u>                     | <u>(26,535)</u>    |
|                           |                  |                                  |                    |
| <b>TOTAL FUNDS</b>        | <u>7,955,417</u> | <u>214,335</u>                   | <u>8,169,752</u>   |

Unrestricted reserves have been designated for an identified Supported Housing Project and to enhance the existing services provided with estimated cost of £5m.

Net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Gains and<br>losses<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                          |                           |
| General fund              | 2,061,150                  | (1,818,614)                | -                        | 242,536                   |
| Revaluation Reserve       | <u>-</u>                   | <u>-</u>                   | <u>(32,400)</u>          | <u>(32,400)</u>           |
|                           | 2,061,150                  | (1,818,614)                | (32,400)                 | 210,136                   |
| <b>Restricted funds</b>   |                            |                            |                          |                           |
| Restricted Fund           | <u>49,968</u>              | <u>(45,769)</u>            | <u>-</u>                 | <u>4,199</u>              |
|                           |                            |                            |                          |                           |
| <b>TOTAL FUNDS</b>        | <u>2,111,118</u>           | <u>(1,864,383)</u>         | <u>(32,400)</u>          | <u>214,335</u>            |

Comparatives for movement in funds

|                           | At 1.4.21<br>£   | Net<br>movement<br>in funds<br>£ | At<br>31.3.22<br>£ |
|---------------------------|------------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b> |                  |                                  |                    |
| General fund              | 6,699,807        | 337,744                          | 7,037,551          |
| Revaluation Reserve       | <u>932,400</u>   | <u>16,200</u>                    | <u>948,600</u>     |
|                           | 7,632,207        | 353,944                          | 7,986,151          |
| <b>Restricted funds</b>   |                  |                                  |                    |
| Restricted Fund           | <u>(30,175)</u>  | <u>(559)</u>                     | <u>(30,734)</u>    |
|                           |                  |                                  |                    |
| <b>TOTAL FUNDS</b>        | <u>7,602,032</u> | <u>353,385</u>                   | <u>7,955,417</u>   |

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023

**17. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Gains and<br>losses<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                          |                           |
| General fund              | 1,879,349                  | (1,541,605)                | -                        | 337,744                   |
| Revaluation Reserve       | -                          | -                          | 16,200                   | 16,200                    |
|                           | 1,879,349                  | (1,541,605)                | 16,200                   | 353,944                   |
| <b>Restricted funds</b>   |                            |                            |                          |                           |
| Restricted Fund           | 45,468                     | (46,027)                   | -                        | (559)                     |
|                           |                            |                            |                          |                           |
| <b>TOTAL FUNDS</b>        | <b>1,924,817</b>           | <b>(1,587,632)</b>         | <b>16,200</b>            | <b>353,385</b>            |

**18. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2023.

**19. POST BALANCE SHEET EVENT**

Mushkil Aasaan continues to operate without a formal service level agreement for providing homecare services. The contract was not renewed by the Wandsworth Borough Council.

Mushkil Aasaan Limited  
(A company limited by guarantee)

Detailed Statement of Financial Activities  
for the Year Ended 31 March 2023

|                                    | 31.3.23<br>£          | 31.3.22<br>£          |
|------------------------------------|-----------------------|-----------------------|
| <b>INCOME AND ENDOWMENTS</b>       |                       |                       |
| <b>Donations and legacies</b>      |                       |                       |
| Grants                             | 96,670                | 96,342                |
| Donated services and facilities    |                       | 2,600                 |
| Misc. income                       | <u>2,100</u>          | <u>          </u>     |
|                                    | 98,770                | 98,942                |
| <b>Other trading activities</b>    |                       |                       |
| Spot purchase services             | 1,826,582             | 1,641,642             |
| <b>Investment income</b>           |                       |                       |
| Rents received                     | 173,662               | 183,987               |
| Deposit account interest           | <u>12,104</u>         | <u>246</u>            |
|                                    | <u>185,766</u>        | <u>184,233</u>        |
| <b>Total incoming resources</b>    | <b>2,111,118</b>      | <b>1,924,817</b>      |
| <b>EXPENDITURE</b>                 |                       |                       |
| <b>Other trading activities</b>    |                       |                       |
| Bad debts                          | 6,349                 | (20,075)              |
| <b>Investment management costs</b> |                       |                       |
| Professional fees                  | -                     | -                     |
| Property repairs                   | 41,256                | 19,870                |
| Tax on rental income               | <u>6,763</u>          | <u>27,587</u>         |
|                                    | 48,019                | 47,457                |
| <b>Charitable activities</b>       |                       |                       |
| Wages                              | 1,382,874             | 1,251,105             |
| Social security                    | 81,796                | 68,809                |
| Pensions                           | 20,336                | 18,285                |
| Rates and water                    | 11,067                | 12,661                |
| Insurance                          | 41,674                | 41,246                |
| Light and heat                     | 8,106                 | 8,579                 |
| Telephone                          | 5,707                 | 5,270                 |
| Postage and stationery             | 7,806                 | 6,659                 |
| Sundries                           | 6,971                 | 10,454                |
| Travelling                         | 3,510                 | 2,450                 |
| Audit                              | 7,300                 | 7,300                 |
| Accountancy                        | 25,082                | 22,404                |
| Consultancy fees                   | 18,200                | 18,200                |
| Professional fees                  | 133,502               | 43,749                |
| Repairs and maintenance            | 10,634                | 8,499                 |
| Community care                     | 29,625                | 19,285                |
| Freehold property                  | 9,861                 | 10,063                |
| Fixtures and fittings              | 2,343                 | 1,762                 |
| Bank interest                      | 3,621                 | 2,992                 |
| Bank loan interest                 | <u>-</u>              | <u>-</u>              |
|                                    | <u>1,810,015</u>      | <u>1,560,250</u>      |
| <b>Total resources expended</b>    | <b>1,864,383</b>      | <b>1,591,084</b>      |
| <b>Net income</b>                  | <b><u>246,735</u></b> | <b><u>317,109</u></b> |



**MUSHKIL AASAAN LIMITED**

England & Wales - Charity number 1080666

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# Accounts

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Report of the Trustees and  
Audited Financial Statements for the Year Ended 31 March 2022  
for  
Mushkil Aasaan Limited  
(A Company Limited by Guarantee)

Mushkil Aasaan Limited  
(A company limited by guarantee)

Contents of the Financial Statements  
for the Year Ended 31 March 2022

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Mushkil Aasaan Limited  
(A company limited by guarantee)

Reference and Administrative Details  
for the Year Ended 31 March 2022

**TRUSTEES**

Mrs. Shaheen Farhat  
Mrs. Khalida Mehal  
Mrs. Habib Lateef

**COMPANY SECRETARY**

Mrs. Naseem Aboobaker

**REGISTERED OFFICE**

220-222 Upper Tooting Road  
London  
SW17 7EW

**REGISTERED COMPANY NUMBER** 3810948 (England and Wales)

**REGISTERED CHARITY NUMBER** 1080666

**INDEPENDENT AUDITOR**

Nasir Mahmud FCA  
Chartered Accountant  
Falcon House  
257 Burlington Road  
New Malden  
Surrey  
KT3 4NE

The trustees present their strategic report for the year ended 31 March 2022

## **REVIEW OF BUSINESS**

As we emerged from the Pandemic there was a great sense of apathy, fear, and grief amongst the Communities we serve and our Careworkers and Service Users. Whilst families grieved for losses of loved ones across the world, there was a heightened sense of uncertainty in a backdrop of unprecedented and exceptionally complex challenges. We found elders suffering from isolation and health conditions but also a marked increase in Dementia. Parents of young children were exhausted with home-schooling and keeping them active. Unemployment, housing, and financial pressures had taken the toll on relationships resulting in increased Domestic Violence and challenges to Mental Wellbeing.

Careworkers continued to provide the invaluable Personal Care Service as Key Workers, but as was the case nationally, staff recruitment and retention became an issue with people not wanting to work in this field.

Throughout the pandemic Mushkil Aasaan mobilized and re-organized, to maximize upon our limited resources, within a more focused manner to outreaching remotely to those in greatest need while addressing and managing the panic and fear being expressed in the communities about the well-being of their elderly, those living in intergenerational households or residential care.

We operated a constantly available helpline to provide a safety net for the vulnerable families and elderly, in our communities that we serve. This was cushioned by delivering outreach support services to our Elderly experiencing social isolation by providing daily hot meals, assistance with shopping and collecting prescriptions.

Another key service was maintaining family links with their loved ones in hospital through the Chaplaincy Service, while directly supporting bereaved families. Several Volunteers have trained with the Spiritual Centre at St Georges Hospital as part of the Chaplaincy Team to visit and support patients in the Wards.

During the Pandemic, in thinking of a way to be in touch remotely with all, we set up a Spiritual Support Group for the Community and Service Users and Volunteers on WhatsApp.

Careworkers continued to provide the invaluable Personal Care Service as Key Workers and were supported by motivational quotes and prayers on caring for humanity. They were kept up to date with Government Guidance on Infection Control, Donning and Doffing PPE, Social Distancing, Testing and then Vaccinations. To alleviate hesitancy in vaccinating videos were sent on webinars on discussions by Faith Leaders. Careworkers always knew they could always communicate their concerns and fears to us.

For the Community at large and especially for those who were extremely vulnerable and isolated, we organized a daily hot meal to be delivered with the support of the local mosque and coordinated a pool of Volunteers to deliver prescriptions and shopping at the doorstep. For those grieving for their loved ones dying in hospital we liaised with the Chaplaincy Service in the hospital who visited the patient and facilitated the contact with family members on Zoom. This was very consoling for them at the delicate time of when loved ones were passing away.

The WhatsApp Group was a lifeline for Service Users and their families in keeping them informed but more for the spiritual support with some of these methods:

- Motivational videos from faith leaders were shared from all over the world
- Videos on healthier eating and exercise, and traditional and herbal therapies on managing symptoms.

- Other clips and videos were shared on social distancing and sanitizing and isolating to those with extended family households
- Little exercise of sharing good moments whereby everyone got to share their best moments/jokes/funny stories/experiences with the group of people
- Soothing Islamic Nasheed (poems/songs)
- Joint prayers for people who have lost their loved ones around the world.

This exercise was extremely therapeutic in giving:

- A perspective of a world-wide pandemic
- Keeping informed in all aspects
- Exploring the purpose of life as an ultimate goal to the afterlife.
- Everyone took turns in sharing their losses and grief and how were they coping with their losses.
- What lesson was learnt from it and how to remember the loved one (remembering the special moments with them).
- Sharing their experiences on what was helping them to overcome their emotions.

#### **PRINCIPAL RISKS AND UNCERTAINTIES**

The reduced annual grant of £45,468 from the Wandsworth Council caters for the over-subscribed Service Level Agreement. Spot-Purchase of our Specialist Domiciliary Services is the Charity's main source of income.

The Trustees are conscious of the reliance on the grant and tentative spot-purchased Domiciliary Care income and the importance to reduce dependency through sustainable and creative initiatives, while increasing revenue and control costs within models of best value.

The unit cost has remained considerably reduced to remain competitive in the market position. Adherence to regulatory requirements and challenges of Covid 19 have resulted in a reduction in earned income to break-even point and raises credible concerns for costings of all subsidised services and future development visions.

As with all entities, no future is assured and an element of risk looms over the future of the Charity. The economic climate and changing patterns of delivery has its own impact on Social Services commissioning. In comparison to last year there has been a sustained level of income generated through the spot-purchasing of Domiciliary Care.

#### **FUTURE PROSPECTS**

##### **Possible Future Opportunities**

The Charity's future direction and existing sustainability is influenced by its grant funding and spot-purchase commissioning.

Current strategic planning explores a range of approaches encompassing better outcomes for our service users and carers as set out in our vision and values.

- With our renewed NHS AQP Pan London Provider Status there is scope to venture into surrounding boroughs to provide these much-needed services. To develop an End-of-Life Care Service in Croydon whilst promoting Carework as a viable profession and providing appropriate training.

Mushkil Aasaan Limited  
(A company limited by guarantee)

Strategic Report  
for the Year Ended 31 March 2022

- To remain alert on newer opportunities such as the Government Agenda on Integrated Services.
- To co-produce culturally sensitive Psychological Services and Programmes of Health and Wellbeing in Co-production with Wandsworth Community Empowerment Network and statutory services.
- To develop an Intergenerational Supported Housing Scheme Project at our site, 5 North Drive. The very initial process for this venture in a conservation area has commenced with the engagement of an architectural company for a feasibility study and an initial Pre-App meeting.
- Plans are currently in place for the Charity to formalise as a registered Social Housing Provider, a much requested and an unmet need for our elderly who are desiring to downsizing. Also, a stated preference to residential care, recalling what happened in the pandemic to many of the elderly in carehomes. Our planned intergenerational purpose-built project remains a work in progress.

This report was approved by the Board on 30th December 2022 signed on its behalf by

*S. Farhat.*

Mrs. Shaheen Farhat - Trustee

The trustees who are also directors of Mushkil Aasaan Limited for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to 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).

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Mushkil Aasaan is a Registered Charity (No 1080666) and a Company Limited by Guarantee (No 3810948). Its objectives are expressed in the Memorandum of Association. Its Trustees are supported by a Board of Management and two Patrons. The Trustees have had regard to the Charity Commission's guidance on public benefit.

The Trustees, who are also Directors for the purposes of Company Law and who served during the year and up to the date of this report are set out on page 1. All Trustees and Directors collectively monitor and ensure delivery of its charitable objectives and strategic direction, while upholding the Charity's values. They have responsibility for ensuring good practice, effective governance and management, accurate and transparent financial management and reporting.

Furthermore, they ensure that the Charity complies with relevant laws and requirements of regulatory bodies, such as Care Quality Commission and NHS. They desire that Mushkil Aasaan remains successful and can continue to serve its diverse community as intended.

The priority of our organisation remains, to seek to recruit and appoint new board members / trustees while expanding the skill bank of our organisation through formal training relevant to the Charity needs with clear procedures on roles and responsibilities as trustees.

### **Key Objectives of the Charity are:**

- To provide care, support, education and training for individuals and families and their carers.
- To provide support to people affected by poverty, sickness, family breakdown and social exclusion.
- To develop the capacity and skills of members of socially and/or economically disadvantaged communities to help identify and meet their needs and enable them to participate more fully in society.
- To support people in accessing legal advice and other professional advice and support.
- To provide a service responsive to assessed needs, with equal access to all, regardless of sex, race, income, social class, or other socio-demographic factors.

The Charity's future direction and existing sustainability is influenced by its grant funding and spot-purchase commissioning. Current strategic planning explores a range of approaches encompassing better outcomes for our service users and carers as set out in our vision and values.

Report of the trustees  
for the Year Ended 31 March 2022

With our NHS AQP Pan London Provider Status there is scope to venture into surrounding boroughs to provide these much-needed services. To develop an End-of-Life Care Service in Croydon whilst promoting Care work as a viable profession and providing appropriate training. To remain alert on newer opportunities such as the Government Agenda on Integrated Services.

To co-produce culturally sensitive Psychological Services and Programs of Health and Wellbeing in Co-production with Wandsworth Community Empowerment Network and statutory services.

To develop an Intergenerational Supported Housing Scheme Project at our site, 5 North Drive. The very initial process for this venture in a conservation area has commenced with the engagement of an architectural company in the process of a feasibility study and an initial Pre-App meeting.

Plans are currently in place for the Charity to formalize as a registered Social Housing Provider, a much requested and an unmet need for our elderly who are desiring to downsizing. Also, a stated preference to residential care, recalling what happened in the pandemic to many of the elderly in Care homes. Our planned intergenerational purpose-built project remains a work in progress.

### **Risk Assessment**

The reduced annual grant of £45,468 from the Wandsworth Council caters for the over-subscribed Service Level Agreement. Spot-Purchase of our Specialist Domiciliary Services is the Charity's main source of income.

The Trustees are conscious of the reliance on the grant and tentative spot-purchased Domiciliary Care income and the importance to reduce dependency through sustainable and creative initiatives, while increasing revenue and control costs within models of best value.

The unit cost has remained considerably reduced to remain competitive in the market position. Adherence to regulatory requirements and challenges of Covid 19 have resulted in a reduction in earned income to break-even point and raises credible concerns for costings of all subsidized services and future development visions.

As with all entities, no future is assured and an element of risk looms over the future of the Charity. The economic climate and changing patterns of delivery has its own impact on Social Services commissioning with the added impact of Covid 19. In comparison to last year there has been a sustained level of income generated through the spot-purchasing of Domiciliary Care.

| RISK                                                | MITIGATION                                                                                                                      |
|-----------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Financial performance and resilience                | Ensure standard accountancy procedures are followed and accounts managed on a regular basis                                     |
| Protecting the Charity's assets                     | Ensure information relating to assets are up to date and reviews take place regularly                                           |
| Poor data integrity and governance including (GDPR) | Ensure data processing is carried out according to statutory requirements along with regular audits                             |
| Regulatory and Reputation al risks                  | Ensure all compliance standards are known and regular audits take place during the year, especially CQC                         |
| Staff Wellbeing                                     | Ensure regular 121s are held with all staff by line managers and appropriate policies are in place for training and development |

### **Reserves Policy**

In view of the risks identified, the Trustees consider it prudent to hold unrestricted free reserves to cover approximately 6 months running costs. For the year ended, this amounted to approximately £500,000.

Any additional unrestricted free reserves have been designated for an identified Supported Housing Project and to enhance the existing services provided as and when deemed necessary

### **Objectives and activities and Achievements and performance**

We remain committed to supporting our communities that enhances their overall wellbeing, through lifestyle choices and our shared activities, not least serving women and children who have no recourse to public funding or are experiencing Domestic Violence.

Our popular Counselling, Advocacy, and Therapeutic Services remain over-subscribed from across the Statutory and Voluntary sector, along with self-referrals and amongst Co-professionals. This unique and holistic model of multiple Therapeutic and Counselling techniques offers management of crises and emotional distress. It aims to explore, enhance, and promote the inner strengths and resources of the individual towards a greater well-being, personal empowerment, and focus. This can further involve Crisis Intervention and Family Mediation and Conciliation and Practical Support in countering domestic violence, family breakdown, homelessness, child protection, elder abuse, racial harassment, and discrimination.

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for the Year Ended 31 March 2022

Added value to this is appropriate practical assistance and advocacy in accessing welfare rights, housing, social care and community networks, career development, good health and well-being initiatives. The 'added value' of this service was much recognized this year with being inundated with referrals from GP Social Prescribing Services. To facilitate this Service further we have been privileged to have the Services of a legal firm onsite weekly courtesy of Farrani Taylors.

Accordingly, there was a notable increase in assisting welfare rights claimants, domestic violence victims, and mental health concerns, along with homelessness. Our Counselling and Advocacy Service was over-subscribed with "Children In Need" and family relationships becoming very stressed in a climate of financial uncertainties, unemployment and family breakdown and bereavement. Added to the existing caseload, there were 283 new clients in the year, of which 52 were Social Prescribing referrals from GP practices requiring intense advocacy, crisis and counselling support.

A range of Support Groups instigated by the imperative needs of the diverse Communities, give the Centre a real sense of vibrancy and value throughout the week, for a whole range of activities, including family and community celebrations, discussions, and debate across a range of organisations and topics.

Our Elderly Women's Weekly Support Group continues and is a popular activity at our Centre. Apart from a weekly lunch together which incorporates well-women seminars and fitness activities, it further helps to promote their overall well-being when they voice their concerns and a voice on social issues.

A group of young professional women and working mothers continue to meet at the Centre on Monday evenings, with a focus on self-support. It remains an important forum for helping them gain greater confidence and understanding of positive Parenting through their shared experiences of their growing children's needs.

Post Covid highlighted a great need for women to combat isolation and mental and physical health needs. To this end Wandsworth Enable Social Prescribing granted funding to run Weight Management and Wellbeing Groups. The programme of activities organized by Mushkil Aasaan proved very popular both for Asian women and Somali women. It not only addressed the physical aspects of weight management and cultural healthy meals but also health checks and discussions on conditions like Diabetes, Heart Disease, Cancer et. Most importantly, it provided a platform for discussion on mental health conditions like depression/anxiety and dementia and parenting issues in countering gang culture and knife crime.

The year commenced on a positive note with a very successful Ramadan and Easter Playscheme for Children and their families under the DFE funded Holiday Activities and Food Programme (HAF). The aim of the programme was to provide free stimulating activities and promote nutritious meals to children in a Covid safe environment.

Mushkil Aasaan's programme has been well received and appraised by the Local Authority. This has now become a common feature in the year with an Easter, Summer and Winter playscheme moving onto another seasonal year. It gives us great pleasure to welcome children and their families, especially those with Special Needs who would not normally venture out.

We now have an independent provider delivering Nursery provision at the Zakia Family Centre. This also addresses the objective of providing a service to Children in Need while delivering unmet childcare needs for mothers who want to maximize upon the opportunities within the employment market to raising the economic base of the family. We have kept two places in reserve for children whose family are facing a personal crisis in which they have a need for short-term nursery provision, as part of our Charitable purposes.

The land at the Community Garden at North Drive is used by the local Tooting Transition Project as part of an organic ecology project in which they involve those who are committed to the cause. As usual, the annual event of the Foodival organized by the team was very successful in demonstrating the use of the produce from the Garden. There has been gradual progress towards a Pre-App feasibility study in ascertaining a Planning approval to develop the site into a Sheltered Housing Scheme with a community Garden and facilities for children to create an intergenerational model of living experience.

### **Sustainability, Social Responsibility and Public Impact**

Mushkil Aasaan continues to promote a strong citizenship-based culture of involvement and social responsibility through a range of activities and forums. We continue to strengthen our support networks and links within the wider diverse communities of South London. The importance of developing a shared understanding and cooperation between statutory and secular communities cannot be emphasized enough. Consultancy to Co-professionals and Community representation to statutory services remains a key objective in highlighting unmet needs.

Mushkil Aasaan continues to build its links and support networks with the statutory and voluntary sector and the wider diverse communities of South London which was overwhelmingly evident at its Covid Support.

IIP notes that 'Mushkil Aasaan has a very friendly, positive culture and people throughout the organisation enjoy working there and appear to be loyal and dedicated.

As ever, much of our accomplishments this year could not have been achieved without the continued dedication, and commitment of our Careworkers, Volunteers, Trustees, Management Board and Office-Based Support Team.

The daily complexities and challenges of coordinating an effective ongoing development Project such as Mushkil Aasaan remains for the most part in the hands of Naseem Aboobaker our Project Director and Bernadette Khan our Consultant Social Worker, both of whom work tirelessly beyond the call of duty for the Communities we serve.

To name but a few accomplishments in the year were:  
More than 93, 925 hours of Domiciliary Care throughout the year. At least 30 hours per week of face to face and remote Counselling, Casework and Advocacy Support. Over 50 hours weekly of Volunteering and Crisis Support. At least 500 Users weekly of Support Groups and Centre Activities, Seminars and Events will resume as reopening plans are underway post-Covid.

We remain passionate about our work and support to the families and communities we serve. Our success lies in our ethos of our commitment to address unmet needs with a holistic model of support that promotes best value.

Across a spectrum of very complex and unmet needs, our early interventionist practice model of assessment and support reduces the call later costlier statutory services.

This model of delivery must make significant and huge saving for the local authority and indeed the public purse, while reducing inequalities.

Our Support Groups, Volunteering and Career Development impact on reducing isolation, promoting well-being and reducing dependency on welfare rights.

Furthermore, our Domiciliary Care Services empower the elderly to remain in their homes and reduce the demands on hospitalisation and other statutory health and social care services.

### **Financial review**

The charity made a net surplus of £353,385 during the year. At the balance sheet date, total unrestricted funds amounted to £7,986,151, including a net revaluation reserve of £948,600 and a deficit of £30,734 on restricted funds.

### **Employee involvement**

Supporting, identifying, nurturing, and providing the opportunities for people to be empowered and to improve themselves is fundamental to the culture of Mushkil Aasaan. Most staff are extremely proud of the organisation, their visibility in the community and the support that is given to the families and communities in the area.

We operate within a culture which supports collaborative working and strong intra-team support. The job shadowing, paired working, training sessions and the informal weekly visits to the office enable this to take place. In addition, people are encouraged to discuss their individual needs and to share and support their team members.

Career development amongst our staff remains an organisational key objective. The central focus of our recruitment, retention and practices is promoting and empowering those who seek such opportunities. This manifests itself in continuing to provide inclusive employment opportunities for male and female Careworkers and Volunteers. The open and transparent leadership of the office team and senior staff sets a positive tone for aspiring leaders and managers throughout the organisation.

There is a considerable amount of training opportunities in this year including both face to face and online. Recent ongoing key training requirement has been related to COVID-19 and Infection Control, Handwashing, Donning and Doffing PPE. Remote online opportunities during the pandemic offered more accessible training on essential topics such as Care Certificate, Level 2 and 3 in Manual Handling, Dementia, End of Life, Skin Care, Depression and Anxiety, and Palliative Care. Management Training has included Care Planning, Covid 19 and Domiciliary Care, Food Hygiene, and Spiritual Support and Psychological Therapies.

### **Statement as to disclosure of information to auditors**

In so far as the trustees are aware:

there is no relevant audit information of which the charitable company's auditors are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

### **STATEMENT OF TRUSTEES RESPONSIBILITIES**

The trustees (who are also the directors of Mushkil Aasaan Limited (A company limited by guarantee) for the purposes of company Law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the situation of the charitable company and of the incoming resources and application of resources,

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Report of the Trustees  
for the Year Ended 31 March 2022

including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

select suitable accounting policies and then apply them consistently. observe the methods and principles in the Charity SORP.  
make judgements and estimates that are reasonable and prudent.

prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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 statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

there is no relevant audit information of which the charitable company's auditor is unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

**AUDITOR**

The auditor, Nasir Mahmud FCA, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 30<sup>th</sup> December 2022 and signed on the board's behalf by:



Mrs. Shaheen Farhat - Trustee

## **Opinion**

I have audited the financial statements of Mushkil Aasaan Limited (A company limited by guarantee) (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In my opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## **Basis for opinion**

I conducted my audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. My responsibilities under those standards are further described in the Auditor responsibilities for the audit of the financial statements section of my report. I am independent of the charitable company in accordance with the ethical requirements that are relevant to my audit of the financial statements in the UK, including the FRC's Ethical Standard, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

## **Conclusions relating to going concern**

I have nothing to report in respect of the following matters in relation to which the ISAs (UK) require me to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

## **Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and my Report of the Independent Auditor thereon.

My opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in my report, I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or my knowledge obtained in the audit or otherwise appears to be materially misstated. If I identify such material inconsistencies or apparent material misstatements, I am required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact. I have nothing to report in this regard.

**Opinions on other matters prescribed by the Companies Act 2006**

In my opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**Matters on which I am required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, I have not identified material misstatements in the Report of the Trustees.

I have nothing to report in respect of the following matters where the Companies Act 2006 requires me to report to you if, in my opinion:

- adequate accounting records have not been kept or returns adequate for my audit have not been received from branches not visited by me; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- I have not received all the information and explanations I require for my audit.

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

**My responsibilities for the audit of the financial statements**

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditor that includes my opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. I design procedures in line with my responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which my procedures are capable of detecting irregularities, including fraud is detailed below:

" Enquiry of management, those charged with governance and the entity's solicitors (or in-house legal team) around actual and potential litigation and claims.

" Enquiry of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations.

Report of the Independent Auditor to the Members of  
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" Reviewing minutes of meetings of those charged with governance.  
" Reviewing internal audit reports.

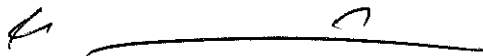
" Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.

" Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

A further description of my responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of my Report of the Independent Auditor.

**Use of my report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. My audit work has been undertaken so that I might state to the charitable company's members those matters I am required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for my audit work, for this report, or for the opinions I have formed.



Nasir Mahmud FCA (Senior Statutory auditor)

For and on behalf of

Nasir Mahmud FCA  
Chartered Accountant  
Falcon House  
257 Burlington Road  
New Malden  
Surrey  
KT3 4NE

Date: 30 December 2022

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Statement of Financial Activities  
for the Year Ended 31 March 2022

|                                    | Notes | Unrestricted funds<br>£ | Restricted fund<br>£ | 31.3.22<br>Total funds<br>£ | 31.3.21<br>Total funds<br>£ |
|------------------------------------|-------|-------------------------|----------------------|-----------------------------|-----------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                         |                      |                             |                             |
| Donations and legacies             | 2     | 53,474                  | 45,468               | 98,942                      | 131,117                     |
| Other trading activities           | 3     | 1,641,642               | -                    | 1,641,642                   | 1,361,244                   |
| Investment income                  | 4     | <u>184,233</u>          | <u>-</u>             | <u>184,233</u>              | <u>182,754</u>              |
| <b>Total</b>                       |       | 1,879,349               | 45,468               | 1,924,817                   | 1,675,115                   |
| <b>EXPENDITURE ON</b>              |       |                         |                      |                             |                             |
| Raising funds                      | 5     | 27,382                  | -                    | 27,382                      | 69,622                      |
| <b>Charitable activities</b>       |       |                         |                      |                             |                             |
| Spot Purchases                     | 6     | 1,100,883               | -                    | 1,100,883                   | 942,813                     |
| Charitable activity                |       | 396,340                 | 46,027               | 442,367                     | 428,072                     |
| Governance costs                   |       | <u>17,000</u>           | <u>-</u>             | <u>17,000</u>               | <u>17,000</u>               |
| <b>Total</b>                       |       | 1,541,605               | 46,027               | 1,587,632                   | 1,457,506                   |
| Net gains on investments           |       | <u>16,200</u>           | <u>-</u>             | <u>16,200</u>               | <u>40,500</u>               |
| <b>NET INCOME/(EXPENDITURE)</b>    |       | 353,944                 | (559)                | 353,385                     | 258,108                     |
| <b>RECONCILIATION OF FUNDS</b>     |       |                         |                      |                             |                             |
| <b>Total funds brought forward</b> |       | 7,632,207               | (30,175)             | 7,602,032                   | 7,343,924                   |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u>7,986,151</u>        | <u>(30,734)</u>      | <u>7,955,417</u>            | <u>7,602,032</u>            |

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Balance Sheet  
31 March 2022

|                                              | Notes | 31.3.22<br>Total<br>funds<br>£ | 31.3.21<br>Total<br>funds<br>£ |
|----------------------------------------------|-------|--------------------------------|--------------------------------|
| <b>FIXED ASSETS</b>                          |       |                                |                                |
| Tangible assets                              | 12    | 495,269                        | 507,094                        |
| Investment property                          | 13    | <u>4,270,000</u>               | <u>4,250,000</u>               |
|                                              |       | 4,765,269                      | 4,757,094                      |
| <b>CURRENT ASSETS</b>                        |       |                                |                                |
| Debtors                                      | 14    | 317,643                        | 271,840                        |
| Cash at bank and in hand                     |       | <u>3,307,019</u>               | <u>2,987,764</u>               |
|                                              |       | 3,624,662                      | 3,259,604                      |
| <b>CREDITORS</b>                             |       |                                |                                |
| Amounts falling due within one year          | 15    | (212,214)                      | (196,166)                      |
| <b>NET CURRENT ASSETS/ (LIABILITIES)</b>     |       | <u>3,412,448</u>               | <u>3,063,438</u>               |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | 8,177,717                      | 7,820,532                      |
| <b>PROVISIONS FOR LIABILITIES</b>            | 16    | (222,300)                      | (218,500)                      |
| <b>NET ASSETS</b>                            |       | <u><u>7,955,417</u></u>        | <u><u>7,602,032</u></u>        |
| <b>FUNDS</b>                                 | 17    |                                |                                |
| Unrestricted funds:                          |       |                                |                                |
| General fund                                 |       | 7,037,551                      | 6,699,807                      |
| Revaluation Reserve                          |       | <u>948,600</u>                 | <u>932,400</u>                 |
|                                              |       | 7,986,151                      | 7,632,207                      |
| Restricted funds:                            |       |                                |                                |
| Restricted Fund                              |       | <u>(30,734)</u>                | <u>(30,175)</u>                |
| <b>TOTAL FUNDS</b>                           |       | <u><u>7,955,417</u></u>        | <u><u>7,602,032</u></u>        |

The financial statements were approved by the Board of Trustees and authorised for issue on 30th December 2022 and were signed on its behalf by:

Mrs. Shaheen Farhat - Trustee

Mushkil Aasaan Limited  
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Cash Flow Statement  
for the Year Ended 31 March 2022

|                                                                           | Notes | 31.3.22<br>£     | 31.3.21<br>£     |
|---------------------------------------------------------------------------|-------|------------------|------------------|
| <b>Cash flows from operating activities</b>                               |       |                  |                  |
| Cash generated from operations                                            | 1     | 322,002          | 312,568          |
| Interest paid                                                             |       | (2,992)          | (2,104)          |
|                                                                           |       | <hr/>            | <hr/>            |
| Net cash provided by operating activities                                 |       | <u>319,010</u>   | <u>310,464</u>   |
| <br><b>Cash flows from investing activities</b>                           |       |                  |                  |
| Purchase of tangible fixed assets                                         |       |                  |                  |
| Interest received                                                         |       | 246              | 1,279            |
| Repayment of loan                                                         |       | <hr/>            | <hr/>            |
| Net cash provided by investing activities                                 |       | <u>246</u>       | <u>1,279</u>     |
|                                                                           |       | <hr/>            | <hr/>            |
| <b>Change in cash and cash equivalents in the reporting period</b>        |       | 319,256          | 311,743          |
| <b>Cash and cash equivalents at the beginning of the reporting period</b> |       | 2,987,763        | 2,676,020        |
|                                                                           |       | <hr/>            | <hr/>            |
| <b>Cash and cash equivalents at the end of the reporting period</b>       |       | <u>3,307,019</u> | <u>2,987,763</u> |

Notes to the Cash Flow Statement  
for the Year Ended 31 March 2022

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

|                                                                                           | 31.3.22  | 31.3.21  |
|-------------------------------------------------------------------------------------------|----------|----------|
|                                                                                           | £        | £        |
| <b>Net income for the reporting period (as per the Statement of Financial Activities)</b> | 353,385  | 258,108  |
| <b>Adjustments for:</b>                                                                   |          |          |
| Depreciation charges                                                                      | 11,825   | 13,870   |
| (Gains) / Losses on investments                                                           | (16,200) | (40,500) |
| Interest received                                                                         | (246)    | (1,279)  |
| Interest paid                                                                             | 2,992    | 2,104    |
| Decrease/(increase) in debtors                                                            | (45,802) | 54,410   |
| Increase/(decrease) in creditors                                                          | 16,048   | 25,855   |
| <b>Net cash provided by operations</b>                                                    | 322,002  | 312,568  |

2. ANALYSIS OF CHANGES IN NET FUNDS

|                          | At 1.4.21 | Cash flow | At 31.3.22 |
|--------------------------|-----------|-----------|------------|
|                          | £         | £         | £          |
| <b>Net cash</b>          |           |           |            |
| Cash at bank and in hand | 2,987,763 | 319,256   | 3,307,019  |
|                          | 2,987,763 | 319,256   | 3,307,019  |
| <b>Total</b>             | 2,987,763 | 319,256   | 3,307,019  |

## **1. ACCOUNTING POLICIES**

### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic.

c benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property        - Straight line over fifty years

Fixtures and fittings- 25% Straight line

### **Investment property**

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

### **Taxation**

The charity is exempt from corporation tax on its charitable activities. However, it is subject to income tax on net rental income, and capital gains tax on any capital gains.

### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

### **Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2022

**2. DONATIONS AND LEGACIES**

|                                     | 31.3.22       | 31.3.21        |
|-------------------------------------|---------------|----------------|
|                                     | £             | £              |
| Grants                              | 96,342        | 122,495        |
| Receipts under Job Retention Scheme | <u>2,600</u>  | <u>8,622</u>   |
|                                     | <u>98,942</u> | <u>131,117</u> |

This is further analysed as:

Unrestricted:

|                               |        |        |
|-------------------------------|--------|--------|
| Social Prescribing            | 6,000  |        |
| Covid Infection Control Grant | 44,874 | 77,027 |

|                                     |               |               |
|-------------------------------------|---------------|---------------|
| Receipts under Job Retention Scheme | <u>2,600</u>  | <u>8,622</u>  |
|                                     | <u>53,474</u> | <u>85,649</u> |

Restricted:

|                            |               |               |
|----------------------------|---------------|---------------|
| Wandsworth Borough Council | <u>45,468</u> | <u>45,468</u> |
|----------------------------|---------------|---------------|

**3. OTHER TRADING ACTIVITIES**

|                        | 31.3.22          | 31.3.21          |
|------------------------|------------------|------------------|
|                        | £                | £                |
| Spot purchase services | <u>1,641,642</u> | <u>1,361,244</u> |

**4. INVESTMENT INCOME**

|                          | 31.3.22        | 31.3.21        |
|--------------------------|----------------|----------------|
|                          | £              | £              |
| Rents received           | 183,987        | 181,475        |
| Deposit account interest | <u>246</u>     | <u>1,279</u>   |
|                          | <u>184,233</u> | <u>182,754</u> |

**5. RAISING FUNDS**

**Other trading activities**

|           | 31.3.22         | 31.3.21       |
|-----------|-----------------|---------------|
|           | £               | £             |
| Bad debts | <u>(20,075)</u> | <u>22,336</u> |

**Investment management costs**

|                      | 31.3.22       | 31.3.21       |
|----------------------|---------------|---------------|
|                      | £             | £             |
| Professional fees    | -             | -             |
| Property repairs     | 19,870        | 19,485        |
| Tax on rental income | <u>27,587</u> | <u>27,801</u> |
|                      | <u>47,457</u> | <u>47,286</u> |

|                   |               |               |
|-------------------|---------------|---------------|
| Aggregate amounts | <u>27,382</u> | <u>69,622</u> |
|-------------------|---------------|---------------|

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2022

**6. CHARITABLE ACTIVITIES COSTS**

|                     | Direct<br>Costs  | Direct<br>Costs  |
|---------------------|------------------|------------------|
|                     | 2022             | 2021             |
|                     | £                | £                |
| Spot Purchases      | 1,100,883        | 942,813          |
| Charitable activity | 442,367          | 428,071          |
| Governance costs    | <u>17,000</u>    | <u>17,000</u>    |
|                     | <u>1,560,250</u> | <u>1,387,884</u> |

**7. NET INCOME/ (EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

|                                                        | 31.3.22       | 31.3.21       |
|--------------------------------------------------------|---------------|---------------|
|                                                        | £             | £             |
| Depreciation - owned assets                            | 11,824        | 13,870        |
| Fees payable for the audit of the financial statements | <u>7,300</u>  | <u>7,300</u>  |
|                                                        | <u>19,124</u> | <u>21,170</u> |

**8. AUDITOR'S REMUNERATION**

|                                                                              | 2022  | 2021  |
|------------------------------------------------------------------------------|-------|-------|
|                                                                              | £     | £     |
| <b>Fees payable to Nasir Mahmud</b>                                          |       |       |
| Fees payable for the audit of the financial statements                       | 7,300 | 7,300 |
| Fees payable to the company's auditor and its associates for other services: |       |       |
| Other non-audit services                                                     | 9,700 | 9,700 |

**9. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

**10. STAFF COSTS**

|                       | 31.3.22          | 31.3.21          |
|-----------------------|------------------|------------------|
|                       | £                | £                |
| Wages and salaries    | 1,251,584        | 1,114,050        |
| Social security costs | 68,809           | 58,953           |
| Other pension costs   | <u>18,285</u>    | <u>14,972</u>    |
|                       | <u>1,338,678</u> | <u>1,187,975</u> |

The average monthly number of employees during the year was as follows:

|                | 31.3.22    | 31.3.21    |
|----------------|------------|------------|
| Care Services  | 157        | 120        |
| Administration | <u>07</u>  | <u>09</u>  |
| Total          | <u>129</u> | <u>129</u> |

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

|                   | 31.3.22  | 31.3.21  |
|-------------------|----------|----------|
| £70,001 - £80,000 | <u>1</u> | <u>1</u> |

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2022

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

|                                    | Unrestricted funds<br>£ | Restricted fund<br>£ | Total funds<br>£ |
|------------------------------------|-------------------------|----------------------|------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |                         |                      |                  |
| Donations and legacies             | 85,649                  | 45,468               | 131,117          |
| Other trading activities           | 1,361,244               | -                    | 1,361,244        |
| Investment income                  | <u>182,754</u>          | <u>-</u>             | <u>182,754</u>   |
| <b>Total</b>                       | 1,629,647               | 45,468               | 1,675,115        |
| <b>EXPENDITURE ON</b>              |                         |                      |                  |
| Raising funds                      | 69,622                  | -                    | 69,622           |
| <b>Charitable activities</b>       |                         |                      |                  |
| Spot Purchases                     | 942,813                 | -                    | 942,813          |
| Charitable activity                | 380,679                 | 47,393               | 428,072          |
| Governance costs                   | <u>17,000</u>           | <u>-</u>             | <u>17,000</u>    |
| <b>Total</b>                       | 1,410,114               | 47,393               | 1,457,506        |
| Net gains on investments           | <u>40,500</u>           | <u>-</u>             | <u>40,500</u>    |
| <b>NET INCOME/ (EXPENDITURE)</b>   | 260,033                 | (1,925)              | 258,108          |
| <b>RECONCILIATION OF FUNDS</b>     |                         |                      |                  |
| <b>Total funds brought forward</b> | 7,372,174               | (28,250)             | 7,343,924        |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <u>7,632,207</u>        | <u>(30,175)</u>      | <u>7,602,032</u> |

**12. TANGIBLE FIXED ASSETS**

|                                   | Freehold property<br>£ | Fixtures and fittings<br>£ | Totals<br>£    |
|-----------------------------------|------------------------|----------------------------|----------------|
| <b>COST</b>                       |                        |                            |                |
| At 1 April 2021 and 31 March 2022 | 710,534                | 18,529                     | 729,063        |
| <b>DEPRECIATION</b>               |                        |                            |                |
| At 1 April 2021                   | 207,407                | 14,562                     | 221,969        |
| Charge for year                   | <u>10,063</u>          | <u>1,762</u>               | <u>11,825</u>  |
| At 31 March 2022                  | 217,470                | 16,324                     | 233,794        |
| <b>NET BOOK VALUE</b>             |                        |                            |                |
| At 31 March 2022                  | <u>493,064</u>         | <u>2,205</u>               | <u>495,269</u> |
| At 31 March 2021                  | <u>503,127</u>         | <u>3,967</u>               | <u>507,094</u> |

Included in cost or valuation of land and buildings is freehold land of £175,000 (2021 - £175,000) which is not depreciated.

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2022

**13. INVESTMENT PROPERTY**

£

**FAIR VALUE**

|                 |               |
|-----------------|---------------|
| At 1 April 2021 | 4,882,757     |
| Revaluation     | <u>20,000</u> |

|                  |           |
|------------------|-----------|
| At 31 March 2022 | 4,902,757 |
|------------------|-----------|

**AMORTISATION**

|                                      |                |
|--------------------------------------|----------------|
| At 1 April 2021<br>and 31 March 2022 | <u>632,757</u> |
|--------------------------------------|----------------|

**NET BOOK VALUE**

|                  |                         |
|------------------|-------------------------|
| At 31 March 2022 | <u><u>4,270,000</u></u> |
|------------------|-------------------------|

|                  |                         |
|------------------|-------------------------|
| At 31 March 2021 | <u><u>4,250,000</u></u> |
|------------------|-------------------------|

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|         |         |
|---------|---------|
| 31.3.22 | 31.3.21 |
| £       | £       |

|                                |                       |                       |
|--------------------------------|-----------------------|-----------------------|
| Trade debtors                  | 180,321               | 217,338               |
| Provision for bad debts        | (79,334)              | (99,409)              |
| Prepayments and accrued income | <u>216,656</u>        | <u>153,911</u>        |
|                                | <u><u>317,643</u></u> | <u><u>271,840</u></u> |

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|         |         |
|---------|---------|
| 31.3.22 | 31.3.21 |
| £       | £       |

|                                 |                       |                       |
|---------------------------------|-----------------------|-----------------------|
| Tax                             | 27,587                | 27,801                |
| Social security and other taxes | 44,020                | 33,136                |
| Other creditors                 | 49,935                | 49,146                |
| Accruals and deferred income    | <u>90,672</u>         | <u>86,083</u>         |
|                                 | <u><u>212,214</u></u> | <u><u>196,166</u></u> |

**16. PROVISIONS FOR LIABILITIES**

|         |         |
|---------|---------|
| 31.3.22 | 31.3.21 |
| £       | £       |

|              |                       |                       |
|--------------|-----------------------|-----------------------|
| Deferred tax | <u><u>222,300</u></u> | <u><u>218,500</u></u> |
|--------------|-----------------------|-----------------------|

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2022

**17. MOVEMENT IN FUNDS**

|                           | At 1.4.21<br>£   | Net<br>movement<br>in funds<br>£ | At<br>31.3.22<br>£ |
|---------------------------|------------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b> |                  |                                  |                    |
| General fund              | 6,699,807        | 337,744                          | 7,037,551          |
| Revaluation Reserve       | <u>932,400</u>   | <u>16,200</u>                    | <u>948,600</u>     |
|                           | 7,632,207        | 353,944                          | 7,985,151          |
| <b>Restricted funds</b>   |                  |                                  |                    |
| Restricted Fund           | <u>(30,175)</u>  | <u>(559)</u>                     | <u>(30,734)</u>    |
| <b>TOTAL FUNDS</b>        | <u>7,602,032</u> | <u>353,385</u>                   | <u>7,955,417</u>   |

**Net movement in funds, included in the above are as follows:**

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Gains and<br>losses<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                          |                           |
| General fund              | 1,879,349                  | (1,541,605)                | -                        | 337,744                   |
| Revaluation Reserve       | <u>-</u>                   | <u>-</u>                   | <u>16,200</u>            | <u>16,200</u>             |
|                           | 1,879,349                  | (1,541,605)                | 16,200                   | 353,944                   |
| <b>Restricted funds</b>   |                            |                            |                          |                           |
| Restricted Fund           | <u>45,468</u>              | <u>(46,027)</u>            | <u>-</u>                 | <u>(559)</u>              |
| <b>TOTAL FUNDS</b>        | <u>1,924,817</u>           | <u>(1,587,632)</u>         | <u>16,200</u>            | <u>353,385</u>            |

**Comparatives for movement in funds**

|                           | At 1.4.20<br>£   | Net<br>movement<br>in funds<br>£ | At<br>31.3.21<br>£ |
|---------------------------|------------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b> |                  |                                  |                    |
| General fund              | 6,480,274        | 219,533                          | 6,699,807          |
| Revaluation Reserve       | <u>891,900</u>   | <u>40,500</u>                    | <u>932,400</u>     |
|                           | 7,372,174        | 260,033                          | 7,632,207          |
| <b>Restricted funds</b>   |                  |                                  |                    |
| Restricted Fund           | <u>(28,250)</u>  | <u>(1,925)</u>                   | <u>(30,175)</u>    |
| <b>TOTAL FUNDS</b>        | <u>7,343,924</u> | <u>258,108</u>                   | <u>7,602,032</u>   |

**17. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 1,629,647                  | (1,410,114)                | 219,533                   |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted Fund           | 45,468                     | (47,393)                   | (1,925)                   |
|                           | <hr/>                      | <hr/>                      | <hr/>                     |
| <b>TOTAL FUNDS</b>        | 1,675,115                  | (1,457,507)                | 217,608                   |

**18. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2022.

**19. POST BALANCE SHEET EVENT**

Mushkil Aasaan continues to operate without a formal service level agreement for providing homecare services. The contract was not renewed by the Wandsworth Borough Council.

Mushkil Aasaan Limited  
(A company limited by guarantee)

Detailed Statement of Financial Activities  
for the Year Ended 31 March 2022

|                                    | 31.3.22<br>£          | 31.3.21<br>£          |
|------------------------------------|-----------------------|-----------------------|
| <b>INCOME AND ENDOWMENTS</b>       |                       |                       |
| <b>Donations and legacies</b>      |                       |                       |
| Grants                             | 96,342                | 122,495               |
| Donated services and facilities    | <u>2,600</u>          | <u>8,622</u>          |
|                                    | 98,942                | 131,117               |
| <b>Other trading activities</b>    |                       |                       |
| Spot purchase services             | 1,641,642             | 1,361,244             |
| <b>Investment income</b>           |                       |                       |
| Rents received                     | 183,987               | 181,475               |
| Deposit account interest           | <u>246</u>            | <u>1,279</u>          |
|                                    | <u>184,233</u>        | <u>182,754</u>        |
| <b>Total incoming resources</b>    | 1,924,817             | 1,675,115             |
| <b>EXPENDITURE</b>                 |                       |                       |
| <b>Other trading activities</b>    |                       |                       |
| Bad debts                          | (20,075)              | 22,336                |
| <b>Investment management costs</b> |                       |                       |
| Professional fees                  | -                     | -                     |
| Property repairs                   | 19,870                | 19,485                |
| Tax on rental income               | <u>27,587</u>         | <u>27,801</u>         |
|                                    | 47,457                | 69,622                |
| <b>Charitable activities</b>       |                       |                       |
| Wages                              | 1,251,584             | 1,114,050             |
| Social security                    | 68,809                | 58,953                |
| Pensions                           | 18,285                | 14,972                |
| Rates and water                    | 12,661                | 8,480                 |
| Insurance                          | 41,246                | 41,393                |
| Light and heat                     | 8,579                 | 7,111                 |
| Telephone                          | 5,270                 | 7,244                 |
| Postage and stationery             | 6,659                 | 8,124                 |
| Sundries                           | 10,454                | 21,205                |
| Travelling                         | 2,450                 | 1,074                 |
| Audit                              | 7,300                 | 7,300                 |
| Accountancy                        | 22,404                | 24,018                |
| Consultancy fees                   | 18,200                | 20,020                |
| Professional fees                  | 43,749                | 32,931                |
| Repairs and maintenance            | 8,499                 | 3,036                 |
| Community care                     | 19,285                | 2,000                 |
| Freehold property                  | 10,063                | 10,700                |
| Fixtures and fittings              | 1,762                 | 3,170                 |
| Bank interest                      | 2,992                 | 2,104                 |
| Bank loan interest                 | <u>-</u>              | <u>-</u>              |
|                                    | <u>1,560,251</u>      | <u>1,387,885</u>      |
| <b>Total resources expended</b>    | 1,607,708             | 1,457,507             |
| <b>Net income</b>                  | <u><u>317,109</u></u> | <u><u>217,608</u></u> |

**MUSHKIL AASAAN LIMITED**

England & Wales - Charity number 1080666

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# Accounts

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Report of the Trustees and  
Audited Financial Statements for the Year Ended 31 March 2021  
for  
Mushkil Aasaan Limited  
(A Company Limited by Guarantee)

Mushkil Aasaan Limited  
(A company limited by guarantee)

Contents of the Financial Statements  
for the Year Ended 31 March 2021

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Mushkil Aasaan Limited  
(A company limited by guarantee)

Reference and Administrative Details  
for the Year Ended 31 March 2021

|                                  |                                                                                                                    |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------|
| <b>TRUSTEES</b>                  | Mrs. Shaheen Farhat<br>Mrs. Khalida Mehal<br>Mrs. Habib Lateef                                                     |
| <b>COMPANY SECRETARY</b>         | Mrs. Naseem Aboobaker                                                                                              |
| <b>REGISTERED OFFICE</b>         | 220-222 Upper Tooting Road<br>London<br>SW17 7EW                                                                   |
| <b>REGISTERED COMPANY NUMBER</b> | 3810948 (England and Wales)                                                                                        |
| <b>REGISTERED CHARITY NUMBER</b> | 1080666                                                                                                            |
| <b>INDEPENDENT AUDITOR</b>       | Nasir Mahmud FCA<br>Chartered Accountant<br>Falcon House<br>257 Burlington Road<br>New Malden<br>Surrey<br>KT3 4NE |

The trustees present their strategic report for the year ended 31 March 2021

## **REVIEW OF BUSINESS**

Mushkil Aasaan continues to demonstrate a clear commitment to ensure communication of the ethos and strategy for the organisation reaches people at all levels. Investors in People observes that 'Mushkil Aasaan is to be congratulated in maintaining the sustainability of the organisation over very challenging times. All of which have been enabled by excellent leadership, management and staff development'.

Mushkil Aasaan successfully overcame the challenges last year with switching from Wandsworth borough to Direct Payments for Homecare services. This success was primarily due to considerable engagement and support from the whole community. It also regained its status as a specialist 'Spot-Purchase Provider'. We entered the year with a heightened sense of uncertainty in a backdrop of unprecedented and exceptionally complex challenges in a constantly changing environment in the Charity's history. This included working more collaboratively with Local and Central Government Agencies and multiple sources, who required regular updated Covid 19 Data and Statistics.

Throughout the Lockdown, we continued to provide our Domiciliary Care Service and End of Life Care as Key Workers under the direction of Daily Government Guidance on Infection Control and Personal Protective Equipment (PPE). We were re awarded the NHS AQP Provider Contract in December 2020.

CQC Emergency Support Framework in May 2020 observed that there were systems to assess and respond to risks regarding infection prevention and control and to ensure policies conducive to containing an outbreak were clear and accessible to people using the service. Essential equipment, such as personal protective equipment, was available in sufficient quantities and there were enough suitably skilled staff to provide people with safe care in a respectful and dignified way during the Covid-19 pandemic

Systems enabled the continued management of known risks, as well as enabling to respond to new and emerging risks. There were realistic and workable contingency plans for staffing shortfalls and emergencies during the pandemic. Staff health, safety and wellbeing were protected despite the increased pressures associated with COVID-19.

Action had been taken to properly respond to incidents, alerts or potential safeguarding incidents at the service with effective systems to monitor the overall quality and safety of care being provided at the service during the COVID19 pandemic. Working arrangements and information sharing with system partners during the Covid-19 pandemic were effective.

Investors in People accreditation undertaken during the Covid 19 Pandemic [June 2020] confirmed the organisation had clarity of vision and purpose, alongside decisive leadership. "The wonderful caring culture and ethos of the organisation, remains as positive as it always has been. The feedback from staff suggests the vast majority are extremely proud of the organisation, their visibility in the communities, including their training and career development opportunities, they secure in their working with the Charity."

Staff health and wellbeing and training sessions helped promote staff motivation of working in their roles and desire of acting in the service of others. Managing Infection Control and PPE supplies to keep them safe, propagating multilingual literature, faith perspectives and zoom seminars resulted in a successful rate of weekly testing and a 98% vaccinated Workforce.

Strategic Report  
for the Year Ended 31 March 2021

Through lockdown we mobilised and re-organized to maximise upon our limited resources, within a more focused manner to outreaching remotely to those in greatest need, while addressing and managing the panic and fear being expressed in the communities about the well-being of their elderly, in particular those living in intergenerational households or residential care.

Dissemination of daily Government Guidance in multilingual formats enabled us to share our learning, in highlighting the health inequalities that existed within our communities, which was further exacerbated by the presence of the Covid Pandemic.

We operated a constantly available helpline to providing a safety net for the vulnerable families and elderly experiencing social isolation. This was further cushioned by delivering our outreach support services through assistance with shopping and collecting prescriptions and daily hot meals. More importantly maintaining family links with their loved ones in hospital was imperative through the Hospital Chaplaincy Service, while directly supporting bereaved families.

Accordingly, there was a notable increase in assisting welfare rights claimants, domestic violence victims, and mental health concerns, along with homelessness. Our Counselling and Advocacy Service was over-subscribed with "Children In Need" and family relationships becoming very stressed in a climate of financial uncertainties and unemployment and family breakdown.

The year ended on a positive note with a very successful Ramadan and Easter Playscheme for Children and their families under the DFE funded Holiday Activities and Food Programme (HAF). The aim of the programme was to provide free stimulating activities and promote nutritious meals to children in a Covid safe environment.

#### **PRINCIPAL RISKS AND UNCERTAINTIES**

The reduced annual grant of £45,468 from the Wandsworth Council caters for the over-subscribed Service Level Agreement. Spot-Purchase of our Specialist Domiciliary Services is the Charity's main source of income.

The Trustees are conscious of the reliance on the grant and tentative spot-purchased Domiciliary Care income and the importance to reduce dependency through sustainable and creative initiatives, while increasing revenue and control costs within models of best value.

The unit cost has remained considerably reduced to remain competitive in the market position. Adherence to regulatory requirements and challenges of Covid 19 have resulted in a reduction in earned income to break-even point and raises credible concerns for costings of all subsidised services and future development visions.

As with all entities, no future is assured and an element of risk looms over the future of the Charity. The economic climate and changing patterns of delivery has its own impact on Social Services commissioning. In comparison to last year there has been a sustained level of income generated through the spot-purchasing of Domiciliary Care.

#### **FUTURE PROSPECTS**

##### **Possible Future Opportunities**

The Charity's future direction and existing sustainability is influenced by its grant funding and spot-purchase commissioning.

Current strategic planning explores a range of approaches encompassing better outcomes for our service users and carers as set out in our vision and values.

- With our renewed NHS AQP Pan London Provider Status there is scope to venture

Strategic Report  
for the Year Ended 31 March 2021

into surrounding boroughs to provide these much-needed services. To develop an End-of-Life Care Service in Croydon whilst promoting Carework as a viable profession and providing appropriate training.

- To remain alert on newer opportunities such as the Government Agenda on Integrated Services.
- To co-produce culturally sensitive Psychological Services and Programmes of Health and Wellbeing in Co-production with Wandsworth Community Empowerment Network and statutory services.
- To develop an Intergenerational Supported Housing Scheme Project at our site, 5 North Drive. The very initial process for this venture in a conservation area has commenced with the engagement of an architectural company for a feasibility study and an initial Pre-App meeting.
- Plans are currently in place for the Charity to formalise as a registered Social Housing Provider, a much requested and an unmet need for our elderly who are desiring to downsizing. Also, a stated preference to residential care, recalling what happened in the pandemic to many of the elderly in carehomes. Our planned intergenerational purpose-built project remains a work in progress.

This report was approved by the Board on 29<sup>th</sup> December 2021 signed on its behalf by

Mrs. Shaheen Farhat - Trustee

Report of the Trustees  
for the Year Ended 31 March 2021

The trustees who are also directors of Mushkil Aasaan Limited for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to 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).

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Mushkil Aasaan is a Registered Charity (No 1080666) and a Company Limited by Guarantee (No 3810948). Its objectives are expressed in the Memorandum of Association. Its Trustees are supported by a Board of Management and two Patrons. The Trustees have had regard to the Charity Commission's guidance on public benefit.

The Trustees, who are also Directors for the purposes of Company Law and who served during the year and up to the date of this report are set out on page 1.

All Trustees and Directors collectively monitor and ensure delivery of its charitable objectives and strategic direction, while upholding the Charity's values. They have responsibility for ensuring good practice, effective governance and management, accurate and transparent financial management and reporting.

Furthermore, they ensure that the Charity complies with relevant laws and requirements of regulatory bodies, such as Care Quality Commission and NHS. They desire that Mushkil Aasaan remains successful and can continue to serve its diverse community as intended.

The priority of our organisation remains, to seek to recruit and appoint new board members / trustees while expanding the skill bank of our organisation through formal training relevant to the Charity needs with clear procedures on roles and

responsibilities as trustees.

### **Key Objectives of the Charity are:**

██████████ To provide care, support, education and training for individuals and families and their carers

██████████ To provide support to people affected by poverty, sickness, family breakdown and social exclusion.

██████████ To develop the capacity and skills of members of socially and/or poor communities to help identify and meet their needs and enable them to participate more fully in society.

██████████ To support people in accessing legal advice and other professional advice and support.

██████████ To provide a service responsive to assessed needs, with equal access to all, regardless of sex, race, income, social class, or other socio-demographic factors.

██████████

Mushkil Aasaan is committed to upholding the rights and dignity of the individual and the family. This is within a holistic model of support, through a range of opportunities, choices, and effective solutions .

Embracing diversity and capitalizing on the strengths of the Communities we serve, our uniqueness lies within the ethos of our Service while addressing inequalities

through community representation, development and advocacy.

We remain committed to supporting our communities that enhances their overall wellbeing, through lifestyle choices and our shared activities, not least women and children who have no recourse to public funds or are experiencing Domestic Violence.

### **Risk Assessment**

Spot-Purchase of our Specialist Domiciliary Services is the Charity's main source of income. The reduced annual grant of £45,468 from the Wandsworth Council caters for the over-subscribed Service Level Agreement.

The unit cost has remained considerably reduced to remain competitive in the market position. Adherence to the requirements of the Care Act and rising National Minimum Wages, Travel Costs, and Electronic Call Monitoring costs have resulted in a reduction in earned income to break-even point and raises credible concerns for costings of all subsidised services and future development visions.

The Trustees are conscious of the reliance on the grant and tentative spot-purchased Domiciliary Care income and the importance to reduce dependency through sustainable and creative initiatives, while increasing revenue and control costs within models of best value.

### **Reserves Policy**

In view of the risks identified, the Trustees consider it prudent to hold unrestricted free reserves to cover approximately 6 months running costs. For the year ended, this amounted to approximately £500, 000.

Any additional unrestricted free reserves have been designated for an identified Supported Housing Project and to enhance the existing services provided as and when deemed necessary.

### **Objectives and activities and Achievements and performance**

The values of Mushkil Aasaan form the basis of how and why the organisation was first created. The senior team describe the values to be imperative for all of the team to display. The key values include respect and dignity of the service users and also empowering them to have their own identity, having a purpose in life and developing themselves.

Investors in People accreditation undertaken during the Covid 19 Pandemic [June 2020] confirmed the organisation had clarity of vision and purpose, alongside decisive leadership. "The wonderful caring culture and ethos of the organisation, remains as positive as it always has been. The feedback from staff suggests the vast majority are extremely proud of the organisation, their visibility in the communities, including their training and career development opportunities, they secure in their working with the Charity."

Amongst the Charities Key Objectives is to provide holistic support and services to women, children, families, young people, and the elderly, responsive to unmet needs. Furthermore, to those affected by social disadvantage and exclusion, including homelessness, family breakdown and domestic violence, while including education and skills-based learning, with equal access to all.

The Covid 19 Pandemic presented our organisation with a refocused learning agenda, in a backdrop of unprecedented and exceptionally complex challenges in a constantly changing environment in the Charity's history.

Throughout Lockdown we mobilised and re-organized to maximise upon our limited

Report of the Trustees  
for the Year Ended 31 March 2021

resources, within a more focused manner to outreaching remotely to those in greatest need. While addressing and managing the panic and fear being expressed in the communities about the well-being of their elderly, those living in intergenerational households or residential care.

There was a notable increase in assisting welfare rights claimants, domestic violence victims and mental health concerns, along with homelessness and bereaved families as an outcome of Covid. Family relationships were becoming very stressed in a climate of financial uncertainties and unemployment. "Children In Need" stressed by family breakdown and bereavement

Operating a constantly available helpline to providing a safety net for the vulnerable families and elderly, in our communities that we serve. This was cushioned by delivering outreach support services to our Elderly experiencing social isolation by providing daily hot meals, assistance with shopping and collecting prescriptions.

Another key service was maintaining family links with their loved ones in hospital through the Chaplaincy Service, while directly supporting bereaved families. Several Volunteers have trained with the Spiritual Centre at St Georges Hospital as part of the Chaplaincy Team to visit and support patients in the Wards.

Dissemination of daily Government Guidance in multilingual formats included working more collaboratively with Local and Central Government Agencies and multiple sources, who required regular updated Covid 19 Data and Statistics. This further enabled us to share our learning, in highlighting the health inequalities that existed within our communities, which was further exacerbated, by the presence of the Covid Pandemic.

For context the Charity was inspected by the Care Quality Commission in the middle of the Covid 19 Pandemic [May 2020] CQC rated the work of the Charity as safe,

effective, caring responsive and a well led, while overall Good in all aspects of its care provision.

CQC found that Careworkers understood the Service Users care needs well and individual preferences while, personnel care was delivered to them in a sensitive manner, including respecting service users' dignity within Covid Safety guidelines of PPE and Infection Control.

Despite the high risks of the pandemic, we managed in the "call for action" to provide a Key Service to all our clients. Our training sessions helped promote care staff motivation and health of working in their roles and desire of acting in the service of others.

Managing guidance on weekly testing, and PPE supplies to keep them safe, propagating multilingual literature, faith perspectives and zoom seminars resulted in a 98% vaccinated work force.

We were re-awarded the contract of End-of-Life Care Services under Pan London NHS Qualified Provider in December 2020. In line with our intrinsic ethos of caring in a culturally appropriate and faith-sensitive manner with professional training and processes and procedures, this Service provides assurance to patients and families at a sensitive time. With this Provider Status there is scope to venture into surrounding boroughs to provide these much-needed services.

The land at the Community Garden at North Drive is used by the local Tooting Transition Project as part of an organic ecology project in which they involve those who are committed to the cause. Children from the local Gatton School have teamed up for the outdoor experience as well as CARAS, the Refugee Group. This served a very therapeutic role for Users during the Pandemic when they were able to come and be near nature in isolation.

Report of the Trustees  
for the Year Ended 31 March 2021

We now have an independent provider delivering Nursery provision at the Zakia Family Centre. This also addresses the objective of providing a service to Children in Need within the statutory definitions while delivering unmet childcare needs for mothers who want to maximise upon the opportunities within the employment market to raising the economic base of the family. We have kept two places in reserve for children whose family are facing a personal crisis in which they have a need for short-term nursery provision, as part of our Charitable purposes.

The Zakia Cultural Heritage Workshop continues to provide an opportunity to women of multi-faith background opportunities to join in with activities such as sewing, knitting, arts and crafts, while enhancing skills-sharing and positive citizenship and zoom meetings during Covid.

The year ended on a very positive and creative note with the Dfe awarding funding to run the HAF programme to combat poverty and mental well-being needs amongst children. Mushkil Aasaan's programme was well received and appraised by the Local Authority.

### **Sustainability, Social Responsibility and Public Impact**

Mushkil Aasaan continues to promote a strong citizenship-based culture of involvement and social responsibility through a range of activities and forums. We continue to strengthen our support networks and links within the wider diverse communities of South London. The importance of developing a shared understanding and cooperation between statutory and secular communities cannot be emphasized enough. Consultancy to Co-professionals and Community representation to statutory services remains a key objective in highlighting unmet needs.

Mushkil Aasaan continues to build its links and support networks with the statutory and voluntary sector and the wider diverse communities of South London which was overwhelmingly evident at its Covid Support.

IIP notes that 'Mushkil Aasaan has a very friendly, positive culture and people throughout the organisation enjoy working there and appear to be loyal and dedicated.

As ever, much of our accomplishments this year could not have been achieved without the continued dedication, and commitment of our Careworkers, Volunteers, Trustees, Management Board and Office-Based Support Team.

The daily complexities and challenges of coordinating an effective ongoing development Project such as Mushkil Aasaan remains for the most part in the hands of Naseem Aboobaker our Project Director and Bernadette Khan our Consultant Social Worker, both of whom work tirelessly beyond the call of duty for the Communities we serve.

To name but a few accomplishments in the year were:  
More than 78, 922 hours of Domiciliary Care throughout the year. At least 30 hours per week of face to face and remote Counselling, Casework and Advocacy Support. Over 50 hours weekly of Volunteering and Crisis Support. At least 500 Users weekly of Support Groups and Centre Activities, Seminars and Events will resume as reopening plans are underway post-Covid.

We remain passionate about our work and support to the families and communities we serve. Our success lies in our ethos of our commitment to address unmet needs with a holistic model of support that promotes best value.

Across a spectrum of very complex and unmet needs, our early interventionist practice model of assessment and support reduces the call later costlier statutory services.

Report of the Trustees  
for the Year Ended 31 March 2021

This model of delivery must make significant and huge saving for the local authority and indeed the public purse, while reducing inequalities.

Our Support Groups, Volunteering and Career Development impact on reducing isolation, promoting well-being and reducing dependency on welfare rights.

Furthermore, our Domiciliary Care Services empower the elderly to remain in their homes and reduce the demands on hospitalisation and other statutory health and social care services.

### **Financial review**

The charity made a net surplus of £258,108 during the year. At the balance sheet date, total unrestricted funds amounted to £7,632,207, including a net revaluation reserve of £932,400 and a deficit of £30,175 on restricted funds.

### **Employee involvement**

Supporting, identifying, nurturing, and providing the opportunities for people to be empowered and to improve themselves is fundamental to the culture of Mushkil Aasaan. Most staff are extremely proud of the organisation, their visibility in the community and the support that is given to the families and communities in the area.

We operate within a culture which supports collaborative working and strong intra-team support. The job shadowing, paired working, training sessions and the informal weekly visits to the office enable this to take place. In addition, people are encouraged to discuss their individual needs and to share and support their team members.

Career development amongst our staff remains an organisational key objective. The central focus of our recruitment, retention and practices is promoting and empowering those who seek such opportunities. This manifests itself in continuing to provide inclusive employment opportunities for male and female Careworkers and Volunteers. The open and transparent leadership of the office team and senior staff sets a positive tone for aspiring leaders and managers throughout the organisation.

There is a considerable amount of training opportunities in this year including both face to face and online. Recent ongoing key training requirement has been related to COVID-19 and Infection Control, Handwashing, Donning and Doffing PPE. Remote online opportunities during the pandemic offered more accessible training on essential topics such as Care Certificate, Level 2 and 3 in Manual Handling, Dementia, End of Life, Skin Care, Depression and Anxiety, and Palliative Care. Management Training has included Care Planning, Covid 19 and Domiciliary Care, Food Hygiene, and Spiritual Support and Psychological Therapies.

### **Statement as to disclosure of information to auditors**

In so far as the trustees are aware:

there is no relevant audit information of which the charitable company's auditors are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

### **STATEMENT OF TRUSTEES RESPONSIBILITIES**

The trustees (who are also the directors of Mushkil Aasaan Limited (A company limited by guarantee) for the purposes of company Law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the situation of the charitable company and of the incoming resources and application of resources,

Mushkil Aasaan Limited  
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Report of the Trustees  
for the Year Ended 31 March 2021

including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

select suitable accounting policies and then apply them consistently. observe the methods and principles in the Charity SORP.

make judgements and estimates that are reasonable and prudent.

prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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 statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

there is no relevant audit information of which the charitable company's auditor is unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

**AUDITOR**

The auditor, Nasir Mahmud FCA, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 29<sup>th</sup> December 2021 and signed on the board's behalf by:

Mrs. Shaheen Farhat - Trustee

Report of the Independent Auditor to the Members of  
Mushkil Aasaan Limited  
(A company limited by guarantee)

**Opinion**

I have audited the financial statements of Mushkil Aasaan Limited (A company limited by guarantee) (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In my opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

I conducted my audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. My responsibilities under those standards are further described in the Auditor responsibilities for the audit of the financial statements section of my report. I am independent of the charitable company in accordance with the ethical requirements that are relevant to my audit of the financial statements in the UK, including the FRC's Ethical Standard, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

**Conclusions relating to going concern**

I have nothing to report in respect of the following matters in relation to which the ISAs (UK) require me to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and my Report of the Independent Auditor thereon.

My opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in my report, I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or my knowledge obtained in the audit or otherwise appears to be materially misstated. If I identify such material inconsistencies or apparent material misstatements, I am required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact. I have nothing to report in this regard.

**Opinions on other matters prescribed by the Companies Act 2006**

In my opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**Matters on which I am required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, I have not identified material misstatements in the Report of the Trustees.

I have nothing to report in respect of the following matters where the Companies Act 2006 requires me to report to you if, in my opinion:

- adequate accounting records have not been kept or returns adequate for my audit have not been received from branches not visited by me; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- I have not received all the information and explanations I require for my audit.

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

**My responsibilities for the audit of the financial statements**

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditor that includes my opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. I design procedures in line with my responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which my procedures are capable of detecting irregularities, including fraud is detailed below:

" Enquiry of management, those charged with governance and the entity's solicitors (or in-house legal team)

around actual and potential litigation and claims.

" Enquiry of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations.

" Reviewing minutes of meetings of those charged with governance.

" Reviewing internal audit reports.

Report of the Independent Auditor to the Members of  
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" Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.

" Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

A further description of my responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of my Report of the Independent Auditor.

**Use of my report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. My audit work has been undertaken so that I might state to the charitable company's members those matters I am required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for my audit work, for this report, or for the opinions I have formed.

Nasir Mahmud FCA (Senior Statutory auditor)

For and on behalf of

Nasir Mahmud FCA  
Chartered Accountant  
Falcon House  
257 Burlington Road  
New Malden  
Surrey  
KT3 4NE

Date: 29<sup>th</sup> December 2021

Mushkil Aasaan Limited  
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Statement of Financial Activities  
for the Year Ended 31 March 2021

|                                    |       | Unrestricted funds | Restricted fund | 31.3.21<br>Total funds | 31.3.20<br>Total funds |
|------------------------------------|-------|--------------------|-----------------|------------------------|------------------------|
|                                    | Notes | £                  | £               | £                      | £                      |
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                    |                 |                        |                        |
| Donations and legacies             | 2     | 85,649             | 45,468          | 131,117                | 47,918                 |
| Other trading activities           | 3     | 1,361,244          | -               | 1,361,244              | 1,516,484              |
| Investment income                  | 4     | <u>182,754</u>     | <u>-</u>        | <u>182,754</u>         | <u>162,215</u>         |
| <b>Total</b>                       |       | 1,629,647          | 45,468          | 1,675,115              | 1,726,617              |
| <b>EXPENDITURE ON</b>              |       |                    |                 |                        |                        |
| Raising funds                      | 5     | 69,222             | -               | 69,222                 | 130,407                |
| <b>Charitable activities</b>       |       |                    |                 |                        |                        |
| Spot Purchases                     | 6     | 942,813            | -               | 942,813                | 973,275                |
| Charitable activity                |       | 380,679            | 47,393          | 428,072                | 388,792                |
| Governance costs                   |       | <u>17,000</u>      | <u>-</u>        | <u>17,000</u>          | <u>14,000</u>          |
| <b>Total</b>                       |       | 1,410,114          | 47,393          | 1,457,506              | 1,506,474              |
| Net gains on investments           |       | <u>40,500</u>      | <u>-</u>        | <u>40,500</u>          | <u>-</u>               |
| <b>NET INCOME/(EXPENDITURE)</b>    |       | 260,033            | (1,925)         | 258,108                | 220,143                |
| <b>RECONCILIATION OF FUNDS</b>     |       |                    |                 |                        |                        |
| <b>Total funds brought forward</b> |       | 7,372,174          | (28,250)        | 7,343,924              | 7,123,781              |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u>7,632,207</u>   | <u>(30,175)</u> | <u>7,602,032</u>       | <u>7,343,924</u>       |

Mushkil Aasaan Limited  
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Balance Sheet  
31 March 2021

|                                                   | Notes | 31.3.21<br>Total<br>funds<br>£ | 31.3.20<br>Total<br>funds<br>£ |
|---------------------------------------------------|-------|--------------------------------|--------------------------------|
| <b>FIXED ASSETS</b>                               |       |                                |                                |
| Tangible assets                                   | 12    | 507,094                        | 520,964                        |
| Investment property                               | 13    | <u>4,250,000</u>               | <u>4,200,000</u>               |
|                                                   |       | 4,757,094                      | 4,720,964                      |
| <b>CURRENT ASSETS</b>                             |       |                                |                                |
| Debtors                                           | 14    | 271,840                        | 326,250                        |
| Cash at bank and in hand                          |       | <u>2,987,764</u>               | <u>2,676,020</u>               |
|                                                   |       | 3,259,604                      | 3,002,270                      |
| <b>CREDITORS</b>                                  |       |                                |                                |
| Amounts falling due within one year <sup>15</sup> |       | (196,166)                      | (170,310)                      |
| <b>NET CURRENT ASSETS/ (LIABILITIES)</b>          |       | <u>3,063,438</u>               | <u>2,831,960</u>               |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>      |       | 7,820,532                      | 7,552,924                      |
| <b>PROVISIONS FOR LIABILITIES</b>                 | 16    | (218,500)                      | (209,000)                      |
| <b>NET ASSETS</b>                                 |       | <u>7,602,032</u>               | <u>7,343,924</u>               |
| <b>FUNDS</b>                                      | 17    |                                |                                |
| Unrestricted funds:                               |       |                                |                                |
| General fund                                      |       | 6,699,807                      | 6,480,274                      |
| Revaluation Reserve                               |       | <u>932,400</u>                 | <u>891,900</u>                 |
|                                                   |       | 7,632,207                      | 7,372,174                      |
| Restricted funds:                                 |       |                                |                                |
| Restricted Fund                                   |       | <u>(30,175)</u>                | <u>(28,250)</u>                |
| <b>TOTAL FUNDS</b>                                |       | <u>7,602,032</u>               | <u>7,343,924</u>               |

The financial statements were approved by the Board of Trustees and authorised for issue on 29<sup>th</sup> December 2021 and were signed on its behalf by:

Mrs. Shaheen Farhat - Trustee

Mushkil Aasaan Limited  
(A company limited by guarantee)

Cash Flow Statement  
for the Year Ended 31 March 2021

|                                                                           | Notes | 31.3.21<br>£     | 31.3.20<br>£     |
|---------------------------------------------------------------------------|-------|------------------|------------------|
| <b>Cash flows from operating activities</b>                               |       |                  |                  |
| Cash generated from operations 1                                          |       | 312,568          | 181,732          |
| Interest paid                                                             |       | (2,104)          | (4,316)          |
|                                                                           |       | <hr/>            | <hr/>            |
| Net cash provided by operating activities                                 |       | <u>310,464</u>   | <u>177,416</u>   |
| <br><b>Cash flows from investing activities</b>                           |       |                  |                  |
| Purchase of tangible fixed assets                                         |       | -                | (3,180)          |
| Interest received                                                         |       | 1,279            | 6,700            |
| Repayment of loan                                                         |       | <hr/>            | <u>(183,797)</u> |
| Net cash provided by investing activities                                 |       | <u>1,279</u>     | <u>(180,277)</u> |
|                                                                           |       | <hr/>            | <hr/>            |
| <b>Change in cash and cash equivalents in the reporting period</b>        |       | 311,743          | (2,861)          |
| <b>Cash and cash equivalents at the beginning of the reporting period</b> |       | <u>2,676,020</u> | <u>2,678,881</u> |
|                                                                           |       | <hr/>            | <hr/>            |
| <b>Cash and cash equivalents at the end of the reporting period</b>       |       | <u>2,987,763</u> | <u>2,676,020</u> |

Notes to the Cash Flow Statement  
for the Year Ended 31 March 2021

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

|                                                                                           | 31.3.21        | 31.3.20        |
|-------------------------------------------------------------------------------------------|----------------|----------------|
|                                                                                           | £              | £              |
| <b>Net income for the reporting period (as per the Statement of Financial Activities)</b> | 258,108        | 212,043        |
| <b>Adjustments for:</b>                                                                   |                |                |
| Depreciation charges                                                                      | 13,870         | 13,870         |
| (Gains) / Losses on investments                                                           | (40,500)       | 8,100          |
| Interest received                                                                         | (1,279)        | (6,700)        |
| Interest paid                                                                             | 2,104          | 4,316          |
| Decrease/(increase) in debtors                                                            | 54,410         | (55,912)       |
| Increase/(decrease) in creditors                                                          | 25,855         | 6,015          |
| <b>Net cash provided by operations</b>                                                    | <u>312,568</u> | <u>181,732</u> |

2. ANALYSIS OF CHANGES IN NET FUNDS

|                          | At 1.4.20        | Cash flow      | At 31.3.21       |
|--------------------------|------------------|----------------|------------------|
|                          | £                | £              | £                |
| <b>Net cash</b>          |                  |                |                  |
| Cash at bank and in hand | 2,676,020        | 311,743        | 2,987,763        |
|                          | <u>2,676,020</u> | <u>311,743</u> | <u>2,987,763</u> |
| <b>Total</b>             | <u>2,676,020</u> | <u>311,743</u> | <u>2,987,763</u> |

## **1. ACCOUNTING POLICIES**

### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property        - Straight line over fifty years

Fixtures and fittings- 25% Straight line

### **Investment property**

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

### **Taxation**

The charity is exempt from corporation tax on its charitable activities. However, it is subject to income tax on net rental income, and capital gains tax on any capital gains.

### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

### **Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021

**2. DONATIONS AND LEGACIES**

|                                     | 31.3.21        | 31.3.20       |
|-------------------------------------|----------------|---------------|
|                                     | £              | £             |
| Grants                              | 122,495        | 47,918        |
| Receipts under Job Retention Scheme | <u>8,622</u>   | <u>-</u>      |
|                                     | <u>131,117</u> | <u>47,918</u> |

This is further analysed as:

Unrestricted:

|                                     |               |          |
|-------------------------------------|---------------|----------|
| Covid Infection Control Grant       | 77,027        | -        |
| Receipts under Job Retention Scheme | <u>8,622</u>  | <u>-</u> |
|                                     | <u>85,649</u> | <u>-</u> |

Restricted:

|                            |               |               |
|----------------------------|---------------|---------------|
| Wandsworth Borough Council | <u>45,468</u> | <u>47,918</u> |
|----------------------------|---------------|---------------|

**3. OTHER TRADING ACTIVITIES**

|                        | 31.3.21          | 31.3.20          |
|------------------------|------------------|------------------|
|                        | £                | £                |
| Spot purchase services | <u>1,361,244</u> | <u>1,516,484</u> |

**4. INVESTMENT INCOME**

|                          | 31.3.21        | 31.3.20        |
|--------------------------|----------------|----------------|
|                          | £              | £              |
| Rents received           | 181,475        | 155,515        |
| Deposit account interest | <u>1,279</u>   | <u>6,700</u>   |
|                          | <u>182,754</u> | <u>162,215</u> |

**5. RAISING FUNDS**

**Other trading activities**

|           | 31.3.21       | 31.3.20       |
|-----------|---------------|---------------|
|           | £             | £             |
| Bad debts | <u>22,336</u> | <u>36,116</u> |

**Investment management costs**

|                      | 31.3.21       | 31.3.20       |
|----------------------|---------------|---------------|
|                      | £             | £             |
| Professional fees    | -             | 48,000        |
| Property repairs     | 19,485        | 21,292        |
| Tax on rental income | <u>27,801</u> | <u>24,999</u> |
|                      | <u>47,286</u> | <u>94,291</u> |

|                   |               |                |
|-------------------|---------------|----------------|
| Aggregate amounts | <u>69,622</u> | <u>130,407</u> |
|-------------------|---------------|----------------|

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021

**6. CHARITABLE ACTIVITIES COSTS**

|                     | Direct<br>Costs  | Direct<br>Costs  |
|---------------------|------------------|------------------|
|                     | 2021             | 2020             |
|                     | £                | £                |
| Spot Purchases      | 942,813          | 973,275          |
| Charitable activity | 428,071          | 388,792          |
| Governance costs    | <u>17,000</u>    | <u>14,000</u>    |
|                     | <u>1,435,170</u> | <u>1,376,067</u> |

**7. NET INCOME/ (EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

|                                                        | 31.3.21       | 31.3.20       |
|--------------------------------------------------------|---------------|---------------|
|                                                        | £             | £             |
| Depreciation - owned assets                            | 13,870        | 13,870        |
| Fees payable for the audit of the financial statements | <u>7,300</u>  | <u>7,300</u>  |
|                                                        | <u>21,170</u> | <u>21,170</u> |

**8. AUDITOR'S REMUNERATION**

|                                                                              | 2021<br>£ | 2020<br>£ |
|------------------------------------------------------------------------------|-----------|-----------|
| <b>Fees payable to Nasir Mahmud</b>                                          |           |           |
| Fees payable for the audit of the financial statements                       | 7,300     | 7,300     |
| Fees payable to the company's auditor and its associates for other services: |           |           |
| Other non-audit services                                                     | 9,700     | 9,700     |

**9. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021

**10. STAFF COSTS**

|                       | 31.3.21          | 31.3.20          |
|-----------------------|------------------|------------------|
|                       | £                | £                |
| Wages and salaries    | 1,114,050        | 1,125,355        |
| Social security costs | 58,953           | 57,745           |
| Other pension costs   | <u>14,972</u>    | <u>16,092</u>    |
|                       | <u>1,187,975</u> | <u>1,199,192</u> |

The average monthly number of employees during the year was as follows:

|                | 31.3.21    | 31.3.20    |
|----------------|------------|------------|
| Care Services  | 120        | 97         |
| Administration | <u>09</u>  | <u>10</u>  |
| Total          | <u>129</u> | <u>107</u> |

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

|                   | 31.3.21  | 31.3.20  |
|-------------------|----------|----------|
| £70,001 - £80,000 | <u>1</u> | <u>1</u> |

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

|                                    | Unrestricted funds<br>£ | Restricted fund<br>£ | Total funds<br>£ |
|------------------------------------|-------------------------|----------------------|------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |                         |                      |                  |
| Donations and legacies             | -                       | 47,918               | 47,918           |
| Other trading activities           | 1,516,484               | -                    | 1,516,484        |
| Investment income                  | <u>162,215</u>          | <u>-</u>             | <u>162,215</u>   |
| <b>Total</b>                       | 1,678,699               | 47,918               | 1,726,617        |
| <b>EXPENDITURE ON</b>              |                         |                      |                  |
| Raising funds                      | 130,407                 | -                    | 130,407          |
| <b>Charitable activities</b>       |                         |                      |                  |
| Spot Purchases                     | 973,275                 | -                    | 973,275          |
| Charitable activity                | 340,313                 | 48,479               | 388,792          |
| Governance costs                   | <u>14,000</u>           | <u>-</u>             | <u>14,000</u>    |
| <b>Total</b>                       | 1,457,995               | 48,479               | 1,506,474        |
| Net gains on investments           | <u>(8,100)</u>          | <u>-</u>             | <u>(8,100)</u>   |
| <b>NET INCOME/ (EXPENDITURE)</b>   | 212,604                 | (561)                | 212,043          |
| <b>RECONCILIATION OF FUNDS</b>     |                         |                      |                  |
| <b>Total funds brought forward</b> | 7,151,470               | (27,689)             | 7,123,781        |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <u>7,372,174</u>        | <u>(28,250)</u>      | <u>7,343,924</u> |

**12. TANGIBLE FIXED ASSETS**

|                                   | Freehold property<br>£ | Fixtures and fittings<br>£ | Totals<br>£    |
|-----------------------------------|------------------------|----------------------------|----------------|
| <b>COST</b>                       |                        |                            |                |
| At 1 April 2020 and 31 March 2021 | 710,534                | 18,529                     | 729,063        |
| <b>DEPRECIATION</b>               |                        |                            |                |
| At 1 April 2020                   | 196,707                | 11,392                     | 208,099        |
| Charge for year                   | <u>10,700</u>          | <u>3,170</u>               | <u>13,870</u>  |
| At 31 March 2021                  | 207,407                | 14,562                     | 221,969        |
| <b>NET BOOK VALUE</b>             |                        |                            |                |
| At 31 March 2021                  | <u>503,127</u>         | <u>3,967</u>               | <u>507,094</u> |
| At 31 March 2020                  | <u>513,827</u>         | <u>7,137</u>               | <u>520,964</u> |

Included in cost or valuation of land and buildings is freehold land of £175,000 (2020 - £175,000) which is not depreciated.

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021

**13. INVESTMENT PROPERTY**

£

**FAIR VALUE**

|                 |               |
|-----------------|---------------|
| At 1 April 2020 | 4,832,757     |
| Revaluation     | <u>50,000</u> |

|                  |           |
|------------------|-----------|
| At 31 March 2021 | 4,882,757 |
|------------------|-----------|

**AMORTISATION**

|                                      |                |
|--------------------------------------|----------------|
| At 1 April 2020<br>and 31 March 2021 | <u>632,757</u> |
|--------------------------------------|----------------|

**NET BOOK VALUE**

|                  |                         |
|------------------|-------------------------|
| At 31 March 2021 | <u><u>4,250,000</u></u> |
|------------------|-------------------------|

|                  |                         |
|------------------|-------------------------|
| At 31 March 2020 | <u><u>4,200,000</u></u> |
|------------------|-------------------------|

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|         |         |
|---------|---------|
| 31.3.21 | 31.3.20 |
| £       | £       |

|                                |                       |                       |
|--------------------------------|-----------------------|-----------------------|
| Trade debtors                  | 217,338               | 251,942               |
| Provision for bad debts        | (99,409)              | (77,073)              |
| Prepayments and accrued income | <u>153,911</u>        | <u>151,381</u>        |
|                                | <u><u>271,840</u></u> | <u><u>326,250</u></u> |

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|         |         |
|---------|---------|
| 31.3.21 | 31.3.20 |
| £       | £       |

|                                 |                       |                       |
|---------------------------------|-----------------------|-----------------------|
| Tax                             | 27,801                | 24,999                |
| Social security and other taxes | 33,136                | 28,443                |
| Other creditors                 | 49,146                | 46,642                |
| Accruals and deferred income    | <u>86,083</u>         | <u>70,226</u>         |
|                                 | <u><u>196,166</u></u> | <u><u>170,310</u></u> |

**16. PROVISIONS FOR LIABILITIES**

|         |         |
|---------|---------|
| 31.3.21 | 31.3.20 |
| £       | £       |

|              |                       |                       |
|--------------|-----------------------|-----------------------|
| Deferred tax | <u><u>218,500</u></u> | <u><u>209,000</u></u> |
|--------------|-----------------------|-----------------------|

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021

**17. MOVEMENT IN FUNDS**

|                           | At 1.4.20<br>£              | Net<br>movement<br>in funds<br>£ | At<br>31.3.21<br>£          |
|---------------------------|-----------------------------|----------------------------------|-----------------------------|
| <b>Unrestricted funds</b> |                             |                                  |                             |
| General fund              | 6,480,274                   | 219,533                          | 6,699,807                   |
| Revaluation Reserve       | <u>891,900</u>              | <u>40,500</u>                    | <u>932,400</u>              |
|                           | 7,372,174                   | 260,033                          | 7,632,207                   |
| <b>Restricted funds</b>   |                             |                                  |                             |
| Restricted Fund           | (28,250)                    | (1,925)                          | (30,175)                    |
|                           | <u>                    </u> | <u>                    </u>      | <u>                    </u> |
| <b>TOTAL FUNDS</b>        | <u>7,343,924</u>            | <u>258,108</u>                   | <u>7,602,032</u>            |

Net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£  | Resources<br>expended<br>£  | Gains and<br>losses<br>£    | Movement<br>in funds<br>£   |
|---------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| <b>Unrestricted funds</b> |                             |                             |                             |                             |
| General fund              | 1,629,647                   | (1,410,114)                 | -                           | 219,533                     |
| Revaluation Reserve       | <u>-</u>                    | <u>-</u>                    | <u>40,500</u>               | <u>40,500</u>               |
|                           | 1,629,647                   | (1,410,114)                 | 40,500                      | 260,033                     |
| <b>Restricted funds</b>   |                             |                             |                             |                             |
| Restricted Fund           | <u>45,468</u>               | <u>(47,393)</u>             | <u>-</u>                    | <u>(1,925)</u>              |
|                           | <u>                    </u> | <u>                    </u> | <u>                    </u> | <u>                    </u> |
| <b>TOTAL FUNDS</b>        | <u>1,675,115</u>            | <u>(1,457,507)</u>          | <u>40,500</u>               | <u>258,108</u>              |

**Comparatives for movement in funds**

|                           | At 1.4.19<br>£              | Net<br>movement<br>in funds<br>£ | At<br>31.3.20<br>£          |
|---------------------------|-----------------------------|----------------------------------|-----------------------------|
| <b>Unrestricted funds</b> |                             |                                  |                             |
| General fund              | 6,259,570                   | 220,704                          | 6,480,274                   |
| Revaluation Reserve       | <u>891,900</u>              | <u>-</u>                         | <u>891,900</u>              |
|                           | 7,151,470                   | 220,704                          | 7,372,174                   |
| <b>Restricted funds</b>   |                             |                                  |                             |
| Restricted Fund           | <u>(27,689)</u>             | <u>(561)</u>                     | <u>(28,250)</u>             |
|                           | <u>                    </u> | <u>                    </u>      | <u>                    </u> |
| <b>TOTAL FUNDS</b>        | <u>7,123,781</u>            | <u>220,143</u>                   | <u>7,343,924</u>            |

**17. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 1,678,699                  | (1,457,995)                | 220,704                   |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted Fund           | 47,918                     | (48,479)                   | (561)                     |
|                           | <hr/>                      | <hr/>                      | <hr/>                     |
| <b>TOTAL FUNDS</b>        | 1,726,617                  | (1,506,474)                | 220,143                   |

**18. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2021.

**19. POST BALANCE SHEET EVENT**

Mushkil Aasaan continues to operate without a formal service level agreement for providing homecare services. The contract was not renewed by the Wandsworth Borough Council.

Mushkil Aasaan Limited  
(A company limited by guarantee)

Detailed Statement of Financial Activities  
for the Year Ended 31 March 2021

|                                    | 31.3.21<br>£   | 31.3.20<br>£   |
|------------------------------------|----------------|----------------|
| <b>INCOME AND ENDOWMENTS</b>       |                |                |
| <b>Donations and legacies</b>      |                |                |
| Grants                             | 122,495        | 47,918         |
| Donated services and facilities    | <u>8,622</u>   | <u>-</u>       |
|                                    | 131,117        | 47,918         |
| <b>Other trading activities</b>    |                |                |
| Spot purchase services             | 1,361,244      | 1,516,484      |
| <b>Investment income</b>           |                |                |
| Rents received                     | 181,475        | 155,515        |
| Deposit account interest           | <u>1,279</u>   | <u>6,700</u>   |
|                                    | <u>182,754</u> | <u>162,215</u> |
| <b>Total incoming resources</b>    | 1,675,115      | 1,726,617      |
| <b>EXPENDITURE</b>                 |                |                |
| <b>Other trading activities</b>    |                |                |
| Bad debts                          | 22,336         | 36,116         |
| <b>Investment management costs</b> |                |                |
| Professional fees                  | -              | 48,000         |
| Property repairs                   | 19,485         | 21,292         |
| Tax on rental income               | <u>27,801</u>  | <u>24,999</u>  |
|                                    | 69,622         | 94,291         |
| <b>Charitable activities</b>       |                |                |
| Wages                              | 1,114,050      | 1,125,355      |
| Social security                    | 58,953         | 57,745         |
| Pensions                           | 14,972         | 16,092         |
| Rates and water                    | 8,480          | 8,250          |
| Insurance                          | 41,393         | 34,741         |
| Light and heat                     | 7,111          | 5,927          |
| Telephone                          | 7,244          | 5,822          |
| Postage and stationery             | 8,124          | 7,309          |
| Sundries                           | 21,205         | 5,897          |
| Travelling                         | 1,074          | 2,071          |
| Audit                              | 7,300          | 6,000          |
| Accountancy                        | 24,018         | 16,981         |
| Consultancy fees                   | 20,020         | 18,200         |
| Professional fees                  | 32,931         | 34,873         |
| Repairs and maintenance            | 3,036          | 9,868          |
| Community care                     | 2,000          | 2,750          |
| Freehold property                  | 10,700         | 10,700         |
| Fixtures and fittings              | 3,170          | 3,170          |
| Bank interest                      | 2,104          | 1,665          |
| Bank loan interest                 | <u>-</u>       | <u>2,651</u>   |
|                                    | 1,387,885      | 1,376,067      |
| <b>Total resources expended</b>    | 1,457,507      | 1,506,474      |
| <b>Net income</b>                  | <u>239,944</u> | <u>220,143</u> |