

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)

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for the Year Ended 31 March 2024

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Mushkil Aasaan Limited
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Reference and Administrative Details
for the Year Ended 31 March 2024

TRUSTEES	Mrs. Shaheen Farhat Mrs. Habib Lateef Mrs. Rafeeq Deen
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

Mushkil Aasaan Limited
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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.

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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
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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.

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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.

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

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 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.

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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.

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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.

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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.

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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
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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.

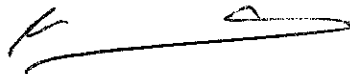
A further description of my responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of my Report of the Independent Auditor.

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 £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
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
Total		2,463,437	110,988	2,574,425	2,111,118
EXPENDITURE ON					
Raising funds	5	108,943	-	108,943	54,368
Charitable activities					
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
Total		2,104,060	110,988	2,215,048	1,864,383
Net gains(loss) on investments		-	-	-	(32,400)
NET INCOME/ (EXPENDITURE)		359,377	-	359,377	214,335
REALLOCATION OF RESTRICTED FUNDS					
		(26,535)	26,535	-	-
RECONCILIATION OF FUNDS					
Total funds brought forward		8,196,287	(26,535)	8,169,752	7,955,417
TOTAL FUNDS CARRIED FORWARD		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 Total funds £	31.3.23 Total funds £
FIXED ASSETS			
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
CURRENT ASSETS			
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
CREDITORS			
Amounts falling due within one year	15	(237,748)	(216,338)
NET CURRENT ASSETS/(LIABILITIES)		<u>4,060,657</u>	<u>3,664,244</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		8,734,329	8,384,452
PROVISIONS FOR LIABILITIES	16	(205,200)	(214,700)
NET ASSETS		<u>8,529,129</u>	<u>8,169,752</u>
FUNDS	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)
TOTAL FUNDS		<u>8,529,129</u>	<u>8,169,752</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 £	31.3.23 £
Cash flows from operating activities		
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>
 Cash flows from investing activities		
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/>
Change in cash and cash equivalents in the reporting period	367,315	263,540
Cash and cash equivalents at the beginning of the reporting period	3,570,559	3,307,019
	<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period	<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
Net cash provided by operations	349,425	262,199

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23	Cash flow	At 31.3.24
	£	£	£
Net cash			
Cash at bank and in hand	3,570,559	367,315	3,937,874
	3,570,559	367,315	3,937,874
Total	3,570,559	367,315	3,937,874

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>
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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>
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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 Costs	Direct 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
	£	£
Fees payable to Nasir Mahmud		
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 funds £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
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>
Total	2,061,150	49,968	2,111,118
EXPENDITURE ON			
Raising funds	54,368	-	54,368
Charitable activities			
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>
Total	1,818,614	45,769	1,864,383
Net gains on investments	<u>(32,400)</u>	<u>-</u>	<u>(32,400)</u>
NET INCOME/ (EXPENDITURE)	210,136	4,199	214,335
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>7,986,151</u>	<u>(30,734)</u>	<u>7,955,417</u>
TOTAL FUNDS CARRIED FORWARD	8,196,287	(26,535)	8,169,752

12. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 April 2023 and 31 March 2024	710,534	25,694	736,228
Addition	<u>19,847</u>	<u>19,847</u>	<u>19,847</u>
	<u>710,534</u>	<u>45,541</u>	<u>756,075</u>
DEPRECIATION			
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>
NET BOOK VALUE			
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

	£
FAIR VALUE	
At 1 April 2023	4,862,757
Revaluation	<u>(50,000)</u>
At 31 March 2024	4,812,757
AMORTISATION	
At 1 April 2023	
and 31 March 2024	<u>632,757</u>
NET BOOK VALUE	
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
	£	£	£	£
Unrestricted funds				
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>
Restricted funds				
Restricted Funds		(26,535)	26,535	-
	<u>8,196,287</u>	<u>292,342</u>	<u>-</u>	<u>8,488,629</u>
TOTAL FUNDS	<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 £
Unrestricted funds				
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>
Restricted funds				
Restricted Fund	7,665	(7,665)	-	-
	<u>7,665</u>	<u>(7,665)</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<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
	£	£	£
Unrestricted funds			
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>
Restricted funds			
Restricted Fund	(30,734)	4,199	(26,535)
	<u>(30,734)</u>	<u>4,199</u>	<u>(26,535)</u>
TOTAL FUNDS	<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 resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
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
Restricted funds				
Restricted Fund	49,968	(45,769)	-	4,199
TOTAL FUNDS	<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.