

KARMA NIRVANA

England & Wales - Charity number 1089477

Details

Other names	KARMA - NIRVANA ASIA WOMENS PROJECT, KARMA NIRVANA PEACE AND ENLIGHTENMENT PROJECT FOR ASIAN MEN AND WOMEN, KARMA NIRVANA
Status	Registered
Legal form	Other
Company number	07363952
Registered	2001-11-23
Register	View on the Charity Commission register

Contact

Address	PO BOX 515, LEEDS
Postcode	LS6 9DW
Phone	01138870281
Email	info@karmanirvana.org.uk
Website	www.karmanirvana.org.uk

Activities

Objects: TO PROMOTE THE CHARITABLE PURPOSES FOR THOSE AT RISK OF FORCED MARRIAGES, HONOUR RELATED CRIMES AND THOSE DISOWNED BY THEIR FAMILIES THROUGH: 1)PUBLIC AWARENESS AND CAMPAIGNING ON ISSUES OF FORCED MARRIAGES AND HONOUR BASED VIOLENCE.2)PREVENTION AND SUPPORT WORK WITH THE ADVANCEMENT OF EDUCATION.3)PROVIDE ACCESSIBLE SUPPORT AND FRIENDSHIP TO THOSE AT RISK AND DISOWNED.4)DEVELOP NATIONAL DATABASE IDENTIFYING SURVIVORS OF FORCED MARRIAGES AND HONOUR BASED VIOLENCE.5)WORK WITH STATUTORY, VOLUNTARY AND GOVERNMENT AGENCIES.

Activities: -Raising public awareness on the issues of Honour Based Abuse and Forced Marriages.-Providing confidential, listening support, options and guidance to all victims and survivors of Honour Based Abuse through the Honour Network Helpline.-Providing specific support and guidance to victims and agencies to reduce risk and isolation and increase their safety.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£537,952	£540,034	£365,385	11
2024-03-31	£487,235	£546,708	-	-
2023-03-31	£440,548	£541,191	-	-
2022-03-31	£95,480	£483,196	£527,583	12
2021-03-31	£642,823	£445,583	£499,610	12

Trustees

Name	Role	Appointed
Jasbir Johal	Chair	2019-09-17
Jasvinder Glen		2021-02-26
NASREEN QUAYUM		2011-12-14

KARMA NIRVANA

England & Wales - Charity number 1089477

Accounts



REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 MARCH 2025
FOR
KARMA NIRVANA

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The trustees present their report with the charity's financial statements for the year ended 31 March 2025. The financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts under the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

REFERENCE AND ADMINISTRATIVE DETAIL

Registered Charity Number

1089477

Registered office

PO Box 515, Leeds
LS6 9DW

Trustees

Jasbir Johal	(Chairperson)
Nasreen Quayum	(Treasurer)
Jasvinder Glen	

Independent examiner

Ferguson Maidment & Co
167 Fleet Street,
London
EC4A 2EA

Bank

HSBC
1 St. Peters Street
Derby, DE1 2AE

COMMENCEMENT OF ACTIVITIES

The charity was registered as an unincorporated charity on 23 November 2001. The charity was founded in 1993.

The Trustees present their annual report together with the financial statements and independent examiners report of the charitable organisation from 1 April 2024 to 31 March 2025. The annual report serves the purpose of a trustees' report.

The registered charity provides support for victims and survivors experiencing honour-based abuse and forced marriage.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees and organisational structure

Constitution

The Board of Trustees is responsible for overseeing the operation and management of Karma Nirvana, a registered charity. This report lists the Trustees who held office during the fiscal year at the time of its writing on page 3.

Operation of the Board of Trustees

The Board of Trustees meets four times a year to review the organisation's work and services and agree with the charity's strategic goals. The Board also reviews its operation, effectiveness and governance on an annual basis. Also, Trustees meet with the Senior Leadership Team 4 times a year.

Recruitment and appointment of new Trustees

An annual review of the Board of Trustees' recruitment needs is carried out under the leadership of the Chair, including an audit of the current knowledge, experience, skills and abilities, and how they will be affected by any Trustee departures in the future. All potential trustees are required to provide a CV and two referees to be considered by the Board.

Related Parties

There are no related party relationships and transactions to be disclosed in the financial statements.

Staff management

The Executive Director is responsible for all operational and HR matters and regularly reports directly to the Trustees. The Executive Director is assisted by the Senior Leadership Team consisting of the Operations Manager and Helpline Manager. All HR policy documents and advice are outsourced to HR company – Peninsula.

Risk management

The Trustees are informed by the Executive Director and Senior Leadership Team of any risks that concern the charity. These will be reviewed until the risk is mitigated according to the charity's Risk Assessment and Management Policy.

Trustees were satisfied that the organisation's significant risks had been accurately identified in the review and that appropriate systems and procedures for managing those risks were in place. The Risk Register is presented to the entire Board annually or earlier where required, as part of the business planning process and quarterly monitoring by the leadership team. In addition, the Executive Director presented the risks to the charity at each quarterly meeting to mitigate any risks escalating.

Effective management measures and controls have been put in place by the Trustees, including:

- Appropriate insurance measures, such as public liability, employer liability.
- Financial and management information and control procedures include regular business planning, quality assurance, and reviews.
- Implementing strategies and plans to mitigate or avoid these risks to execute business objectives.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Karma Nirvana exists to promote understanding of the risks faced by all victims and survivors, adults and children, who are experiencing, surviving, or at risk of Honour-Based Abuse (HBA) and Forced Marriage (FM).

The charity works to ensure that victims are recognised, believed, and supported, and that professionals and institutions respond effectively, consistently, and safely to Honour-Based Abuse in all its forms.

Our Vision

Ending Honour-Based Abuse in the UK.

Our Values

Karma Nirvana is survivor-led and trauma-informed, committed to supporting, educating, and empowering all those impacted by Honour-Based Abuse and Forced Marriage in the UK, regardless of gender, religion, ethnicity, age, or background.

Our work is grounded in the voices and lived experiences of survivors and is guided by principles of safety, dignity, accountability, and social justice.

Our Approach

Karma Nirvana delivers its charitable objectives through a combination of direct support, professional education, survivor voice, and policy influence.

Supporting Victims and Survivors

We provide specialist support to victims and survivors of Honour-Based Abuse through our national helpline and wider support services. Our helpline offers confidential advice, risk assessment, and safety planning, supporting individuals at points of acute risk and helping them navigate complex systems, including safeguarding, criminal justice, and immigration processes.

Strengthening Professional Responses

We work with frontline practitioners and professionals across the UK, including police forces, social services, local authorities, education settings, and health professionals, to improve understanding and responses to Honour-Based Abuse and Forced Marriage. Through training, guidance, and case consultation, we support professionals to identify risk earlier, respond safely, and place victims' needs at the centre of practice.

Campaigning and Influencing Change

We campaign for systemic change to improve national responses to Honour-Based Abuse. Working with parliamentarians, policymakers, and sector partners, we use evidence from our helpline data and survivor insight to inform policy development, advocate for legislative reform, and challenge gaps in protection and accountability. Our campaigning aims to ensure that Honour-Based Abuse is consistently recognised, addressed, and prevented across all statutory systems.

ACHIEVEMENT AND PERFORMANCE

Public Benefit

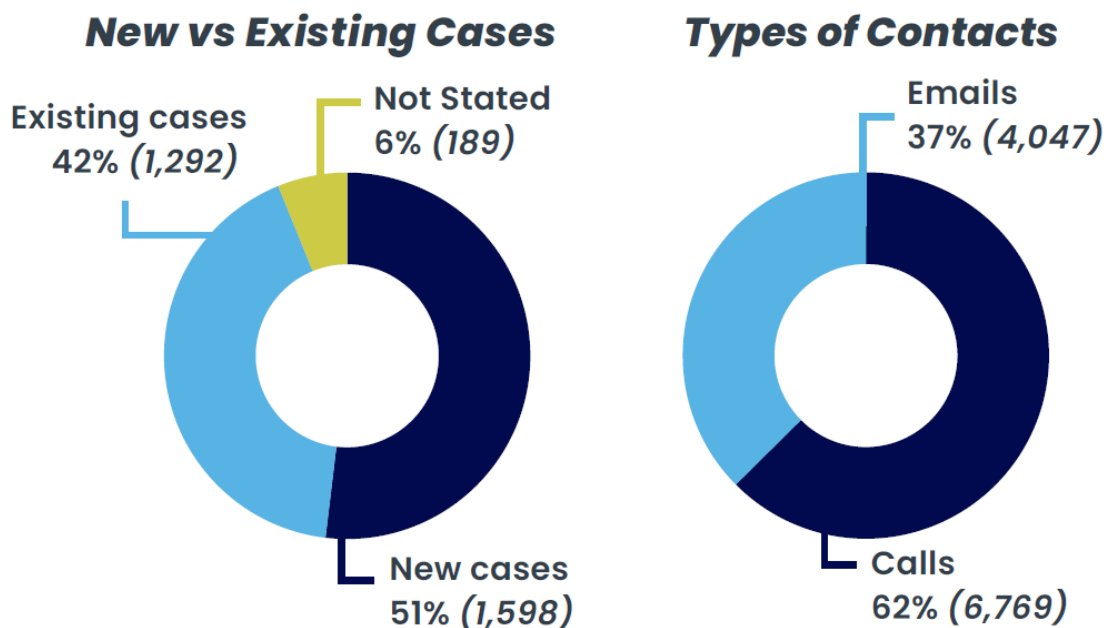
The Trustees have referred to the Charity Commission's guidance on Public Benefit when reviewing the aims and objectives of the charity and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives.

How our activities deliver public benefit

We align our objectives around crucial stakeholder groups which shape the activities and projects we run. Victims, survivors, professional agencies, policymakers, and the community are all areas where we find areas linked to our actions.

Honour Based Abuse Helpline

In the year 1 April 2024 to 31 March 2025, the helpline responded to **10,846 contacts** and supported **3,079 individual cases**, the highest number of cases in the organisation’s history. This represents a continuing increase in demand, with case volumes up approximately 35% compared to 2021/22 and total contacts rising by nearly 14% from the previous year.



On average, the service received 904 contacts per month, equating to 257 cases per month, reflecting both the complexity and persistence of the abuse people reach out to us about.

“The KN Team are phenomenal at what they do and the support they provide. So I’d like to take a moment to say Thank you.”

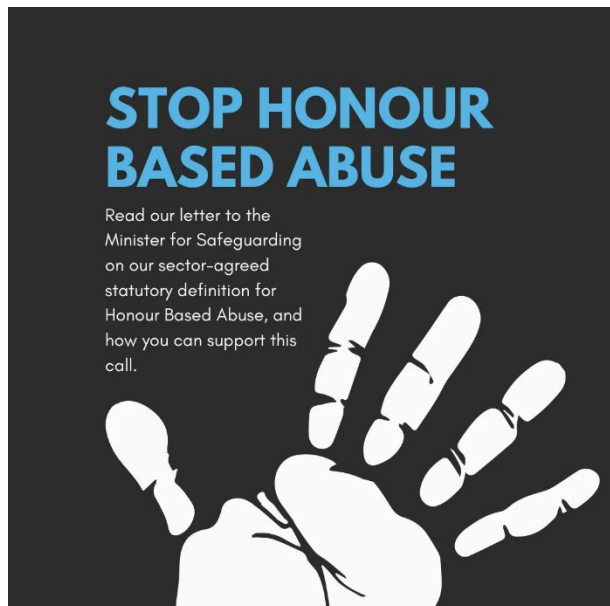
The helpline continues to support a wide range of people in need across the UK:

- Victims and survivors remain the largest single group of contacts, with individual victims making up approximately 45% of cases.
- Most victims were female (91%), with 70% aged between 18 and 35, and 14% under the age of 18.

Professionals, including Children’s Social Care and Police, also accounted for a substantial proportion of contacts, highlighting the helpline’s role in supporting frontline practice and risk management.

This helpline service provides confidential, trauma-informed support and guidance, ensuring that individuals at risk, and professionals responsible for their safety, have access to specialist expertise when it matters most.

Sector Partners Agree and Push for Statutory Definition (#Push4Change)



In May 2024, Karma Nirvana helped bring together a coalition of specialist sector organisations to agree on a statutory definition of Honour-Based Abuse (HBA), with a joint letter sent to Minister for Safeguarding Minister urging immediate action. This represented a landmark sector consensus on how HBA should be legally defined and understood in the UK statutory framework.

Day of Memory

A series of posts released in July 2024 during the week Karma Nirvana’s week of the Day of Memory 2024. The week-long campaign (8–14 July) featured a series of online posts, stories, and activities designed to engage communities, share memories, and raise awareness of HBA and its impact.

Karma Nirvana also launched a new online resource to honour Shafiea and other victims on the anniversary itself, encouraging participation across social media platforms to sustain the spirit of remembrance and collective advocacy.



Memorial Bench for Fawziyah Javed



This event commemorated the third anniversary of Fawziyah’s murder and serves as a lasting tribute to an extraordinary woman whose life was tragically cut short, and whose spirit continues to inspire all who knew her.

Karma Nirvana attended a commemorative event alongside the Javed family to honour the memory of Fawziyah Javed. The event, organised by the City of Edinburgh Council, Speakers included Karma Nirvana’s Executive Director, representatives from local government and specialist domestic abuse services, Police Scotland, and Fawziyah’s mother, Yasmin Javed.

Professional Training and Safeguarding Practice

In November 2024, Karma Nirvana delivered a free safeguarding seminar for social workers and police officers, focused on improving the identification, prevention, and response to child marriage. The seminar was developed in direct response to a real-life forced marriage case supported by the charity, in which a young person was taken abroad for the purpose of a forced marriage and required complex advocacy to be safely returned to the UK.

The case highlighted serious failings in professional understanding and safeguarding responses, with some statutory professionals initially struggling to recognise risk and, at points, disengaging from protective action. Karma Nirvana played a leading role in advocating for the young person’s safety, coordinating responses, and challenging inaction to ensure the child was not abandoned by the system.

Westminster Screening of The Push: Murder on the Cliff

In February 2025, Karma Nirvana hosted a Westminster screening of *The Push: Murder on the Cliff*, a Channel 4 documentary examining the murder of Fawziyah Javed and the wider issues surrounding Honour-Based Abuse. The event brought together survivor advocates, sector experts, and policymakers, including Safeguarding Minister Jess Phillips MP, to reflect on the systemic challenges faced by victims of Honour-Based Abuse.

The screening formed part of Karma Nirvana’s ongoing **#Push4Change** campaign, which calls for the introduction of a statutory definition of Honour-Based Abuse to support consistent recognition, safeguarding, and professional responses across statutory systems. By facilitating discussion between survivors, professionals, and decision-makers, the event contributed to increased awareness and informed dialogue on the need for improved legal and policy frameworks.

This engagement provided an important opportunity to share survivor-informed insight and evidence from Karma Nirvana’s frontline work, reinforcing the role of specialist organisations in shaping policy discussions and supporting improved outcomes for those at risk of Honour-Based Abuse.



Introducing Somaiya's Law Campaign

In March 2025, Karma Nirvana launched **Somaiya's Law**, a national campaign calling for urgent reform in the legal and safeguarding response to Honour-Based Abuse (HBA) and Forced Marriage (FM). The campaign was launched on the second anniversary of the verdict in the murder trial of Somaiya Begum, whose case highlighted serious gaps in the recognition and response to honour-related harm within the criminal justice and safeguarding systems. Somaiya's Law seeks to ensure that Honour-Based Abuse is consistently recognised, responded to, and prevented through stronger legal frameworks and professional practice.

The campaign calls for 'honour' to be recognised as an aggravating factor in criminal sentencing, mandatory training on HBA for frontline statutory professionals, and improved national data collection, including the inclusion of honour-related factors within the Department for Education's Child in Need and Child Protection Census. Through Somaiya's Law, Karma Nirvana aims to strengthen accountability, improve early identification, and ensure that victims and children at risk of Honour-Based Abuse receive protection, justice, and meaningful safeguarding intervention.



Significant activities

Campaigning for a Statutory Definition of Honour-Based Abuse (#Push4Change)

A major focus of the year was Karma Nirvana's continued leadership of the #Push4Change campaign, calling for the introduction of a statutory definition of Honour-Based Abuse. In May 2024, the charity brought together a coalition of specialist sector organisations to agree a shared definition, culminating in a joint letter to government urging urgent action. This marked a significant moment of sector consensus and strengthened national advocacy for consistent recognition and safeguarding responses.

As part of this work, in February 2025 Karma Nirvana hosted a Westminster screening of *The Push: Murder on the Cliff*, bringing together survivor advocates, sector experts, and policymakers, including the Safeguarding Minister. The event provided an important forum for informed discussion on systemic failings and the need for legislative and policy reform.

Responding to Record Demand Through the National Helpline

During 2024/25, Karma Nirvana responded to the highest level of demand in its history, with the national Honour Based Abuse Helpline supporting a record number of cases. This sustained increase in volume and complexity reinforced the vital role of specialist, trauma-informed support for victims, survivors, and professionals across the UK, and informed the charity's wider training, campaigning, and policy work throughout the year.

Launch of Somaiya's Law

In March 2025, Karma Nirvana launched Somaiya's Law, a national campaign calling for urgent reform in the legal and safeguarding response to Honour-Based Abuse and Forced Marriage. Launched on the second anniversary of the verdict in the murder trial of Somaiya Begum, the campaign highlights serious gaps in recognition and protection and calls for honour to be recognised as an aggravating factor in sentencing, mandatory frontline training, and improved national data collection. This campaign represents a significant step in the charity's efforts to strengthen accountability and prevention.

Fundraising

Karma Nirvana is grateful to the individuals, trusts, foundations, and organisations whose financial support enables the charity to deliver vital services to victims and survivors of Honour-Based Abuse. Fundraising income during the year supported the delivery of the national Honour Based Abuse Helpline, professional training, survivor-led campaigning, and public awareness activity.

The charity's fundraising activity during 2024/25 focused primarily on grant funding, donations, and charitable activities, with support from a range of funders who share Karma Nirvana's commitment to safeguarding and social justice. The charity does not engage in high-risk fundraising activities and ensures that all fundraising is carried out in a manner consistent with its values, ethical standards, and regulatory requirements.

Financial Review

The Balance Sheet indicates that on 31 March 2025, the charity's net assets were £365,385 (2024: £367,467). The income from grants was £434,044, which increased from the previous year (2024: £380,036). Income from charitable activities generated £74,054 (2024: £59,973) and overall income has risen to £537,952.

Reserves Policy

As of 31 March 2025, Karma Nirvana held reserves in unrestricted funds amounting to £331,385 (2024: £343,915), equivalent to approximately seven months of operating costs. The trustees, in collaboration with the senior leadership team, oversee the disbursement of these funds. Reserves may be allocated toward designated initiatives aligned with the organisation's aims and objectives or maintained to safeguard future operations against funding shortfalls.

The trustees have carefully assessed the required level of free reserves necessary for the prudent management of the charity's commitments and contingencies. Given Karma Nirvana's reliance on trading, fundraising, and other unpredictable income streams, it is essential to hold sufficient reserves to meet planned commitments and address unforeseen circumstances.

The charity is fully dedicated to utilising any surplus reserves promptly and effectively to support its mission and ensure the continuation of its vital work.

Plans for the future

Karma Nirvana's future priorities are shaped by the continued increase in demand for specialist support and the learning drawn from frontline practice, survivor insight, and policy engagement. The charity will remain focused on sustaining and strengthening its national Honour Based Abuse Helpline, ensuring that victims, survivors, and professionals continue to have access to confidential, trauma-informed support. This will include ongoing investment in staff recruitment, training, and wellbeing to maintain service quality and continuity.

In response to the growing and unmet needs identified through helpline contact, Karma Nirvana will seek to develop a **bespoke counselling service** for victims and survivors of Honour-Based Abuse. The charity will work to secure appropriate funding and partnerships to establish a therapeutic support model that complements the helpline and enhances longer-term recovery and wellbeing for those affected.

Karma Nirvana will also focus on strengthening professional responses by launching an innovative **Honour-Based Abuse online identification tool** for professionals. This resource will support frontline practitioners to better recognise indicators of Honour-Based Abuse, improve risk assessment, and respond more effectively across safeguarding and criminal justice systems.

Alongside service development, the charity will continue to prioritise systemic and legislative change. Building on the work of the **#Push4Change** campaign and collaboration with survivor ambassadors and sector partners, Karma Nirvana will work to secure government backing for a survivor-led, sector-agreed statutory definition on Honour-Based Abuse, supporting consistent recognition, protection, and accountability across statutory agencies.

Karma Nirvana will deliver its annual Day of Memory conference, providing a space to honour victims, amplify survivor voices, and raise awareness of Honour-Based Abuse. This event remains a core part of the charity's commitment to remembrance, education, and collective action, alongside its ongoing campaigning, training, and public engagement activities.

Statement of trustee's responsibilities

The Board of Trustees are responsible for preparing the Board of Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales and Scotland requires the Board of Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Board of Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charity will continue in operation.

The Board of Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the charity's assets and hence for taking reasonable steps to prevent and detect fraud and other irregularities.

The Board of Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 24 January 2026 and signed on their behalf by

Jasbir Johal
Chairperson

I report on the accounts for the year ended 31 March 2025 set out on pages 16 to 22.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales (ICAEW).

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below

Independent examiner's statement

In connection with my examination, no matters have come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Vivek Kapoor
Ferguson Maidment & Co

KARMA NIRVANA

Statement of Financial Activities for the year ended 31 March 2025

	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Opening balances		343,915	23,552	367,467	426,940
Income					
Grants	3	70,000	364,044	434,044	380,036
Donations		22,919	-	22,919	39,053
Training income & Charitable Activities		59,304	14,750	74,054	59,953
Bank interest		5,918	-	5,918	6,489
Gift aid		1,017	-	1,017	1,704
Total Income		159,158	378,794	537,952	487,235
Expenditure					
Staff costs & NIC		89,200	284,409	373,609	401,296
Rent & Offices costs		20,109	32,815	52,924	36,983
Stationery & Postage		1,140	3,300	4,440	1,515
Equipment		2,889	1,377	4,266	3,077
Telephone		21	15,762	15,783	14,735
Insurance		3,443	1,132	4,575	2,355
Computer and website costs		1,955	764	2,719	3,414
Printing costs		1,208	2,674	3,882	8,245
Subscriptions, Fees & Training Costs		20,457	9,228	29,685	25,738
Fundraising expenditure		5,447	14,750	20,197	22,065
Managing & Administering charity		5,521	546	6,067	5,671
Volunteer expenses		4,271	400	4,671	5,649
Staff travel and expenses		15,902	1,189	17,091	15,965
Trustee's expenses		125	-	125	-
Total Expenditure		171,688	368,346	540,034	546,708
(Deficit) / Surplus for the year		(12,530)	10,448	(2,082)	(59,473)
Closing Balance		331,385	34,000	365,385	367,467

KARMA NIRVANA

Balance Sheet at 31 March 2025

	<i>Note</i>	2025	2024
		£	£
Assets			
Balance at bank		376,978	327,929
Cash in hand		-	-
Debtors - HMRC - GiftAid		-	356
Debtors - Others		8,516	57,915
		<u>385,494</u>	<u>386,200</u>
Liabilities			
Creditors	4	20,109	18,733
		<u>20,109</u>	<u>18,733</u>
Net assets		<u><u>365,385</u></u>	<u><u>367,467</u></u>
Represented by:			
Unrestricted funds		331,385	343,915
Restricted funds	5	34,000	23,552
		<u>365,385</u>	<u>367,467</u>

These financial statements were approved by the Trustees and authorised for issue.

Note 1

Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

Note 2

Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Transition to FRS102

The entity transitioned from previous UK GAAP to FRS 102 as at 1 April 2015. Details of how FRS 102 has affected the reported financial position and financial performance is given in note 6.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

Incoming Resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from charitable activities is recognised when earned.
- income from other sources is recognised when receivable.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

KARMA NIRVANA

Notes to the accounts For the year ended 31 March 2025

Note 3 Grants

	Unrestricted £	Restricted £	Total £
Home Office	-	215,000	215,000
West Yorkshire Combined Authority / MOJ	-	23,124	23,124
Leeds Women Aid	-	31,920	31,920
Anonymous Grant	-	50,000	50,000
Leathersellers	-	10,000	10,000
Caring Foundation	-	30,000	30,000
Safelives Circle Fund	-	4,000	4,000
ShareGift	10,000	-	10,000
Esmee Fairbairn Foundation	60,000	-	60,000
	<u>70,000</u>	<u>364,044</u>	<u>434,044</u>

Note 4 Creditors

	2025 £	2024 £
Amounts due to HMRC re PAYE	<u>20,109</u>	<u>18,733</u>

Note 5 Restricted funds

	Opening Balance £	Income £	Expenditure £	Closing Balance £
Home Office	-	215,000	(215,000)	-
West Yorkshire Combined Authority / MOJ	-	23,124	(23,124)	-
Leeds Women Aid	-	31,920	(31,920)	-
Anonymous Grant	23,552	50,000	(70,552)	3,000
Leathersellers	-	10,000	(10,000)	-
Caring Foundation	-	30,000	(1,000)	29,000
Safelives Circle Fund	-	4,000	(2,000)	2,000
Womens Aid Federation	-	12,750	(12,750)	-
Richmond and Wandsworth Partnership	-	2,000	(2,000)	-
	<u>23,552</u>	<u>378,794</u>	<u>(368,346)</u>	<u>34,000</u>

KARMA NIRVANA

Charity Number 1089477

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2025



Ferguson Maidment & Co



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name
KARMA NIRVANA

On accounts for the year ended

31 March 2025

Charity no (if any)

1089477

Set out on pages

3 - 6

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 March 2025**.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales (ICAEW).

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

27 January 2026

Name:

Vivek Kapoor

Relevant professional qualification(s) or body (if any):

The Institute of Chartered Accountants in England and Wales (ICAEW).

Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

--

KARMA NIRVANA

Statement of Financial Activities for the year ended 31 March 2025


	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Opening balances		343,915	23,552	367,467	426,940
Income					
Grants	3	70,000	364,044	434,044	380,036
Donations		22,919	-	22,919	39,053
Training income & Charitable Activities		59,304	14,750	74,054	59,953
Bank interest		5,918	-	5,918	6,489
Gift aid		1,017	-	1,017	1,704
Total Income		159,158	378,794	537,952	487,235
Expenditure					
Staff costs & NIC		89,200	284,409	373,609	401,296
Rent & Offices costs		20,109	32,815	52,924	36,983
Stationery & Postage		1,140	3,300	4,440	1,515
Equipment		2,889	1,377	4,266	3,077
Telephone		21	15,762	15,783	14,735
Insurance		3,443	1,132	4,575	2,355
Computer and website costs		1,955	764	2,719	3,414
Printing costs		1,208	2,674	3,882	8,245
Subscriptions, Fees & Training Costs		20,457	9,228	29,685	25,738
Fundraising expenditure		5,447	14,750	20,197	22,065
Managing & Administering charity		5,521	546	6,067	5,671
Volunteer expenses		4,271	400	4,671	5,649
Staff travel and expenses		15,902	1,189	17,091	15,965
Trustee's expenses		125	-	125	-
Total Expenditure		171,688	368,346	540,034	546,708
(Deficit) / Surplus for the year		(12,530)	10,448	(2,082)	(59,473)
Closing Balance		331,385	34,000	365,385	367,467

KARMA NIRVANA

Balance Sheet at 31 March 2025


	Note	2025	2024
		£	£
Assets			
Balance at bank		376,978	327,929
Cash in hand		-	-
Debtors - HMRC - GiftAid		-	356
Debtors - Others		8,516	57,915
		<u>385,494</u>	<u>386,200</u>
Liabilities			
Creditors	4	20,109	18,733
		<u>20,109</u>	<u>18,733</u>
Net assets		<u>365,385</u>	<u>367,467</u>
Represented by:			
Unrestricted funds		331,385	343,915
Restricted funds	5	34,000	23,552
		<u>365,385</u>	<u>367,467</u>

These financial statements were approved by the Trustees and authorised for issue and are signed on their behalf by:

Chair 

27/01/26

Date

Treasurer 

27.01.26

Date

KARMA NIRVANA

Notes to the accounts For the year ended 31 March 2025

Note 1

Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

Note 2

Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

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

Incoming Resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from charitable activities is recognised when earned.
- income from other sources is recognised when receivable.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

KARMA NIRVANA

Notes to the accounts For the year ended 31 March 2025

Note 3

Grants

	Unrestricted £	Restricted £	Total £
Home Office	-	215,000	215,000
West Yorkshire Combined Authority / MOJ	-	23,124	23,124
Leeds Women Aid	-	31,920	31,920
Anonymous Grant	-	50,000	50,000
Leathersellers	-	10,000	10,000
Caring Foundation	-	30,000	30,000
Safelives Circle Fund	-	4,000	4,000
ShareGift	10,000	-	10,000
Esmee Fairbairn Foundation	60,000	-	60,000
	70,000	364,044	434,044

Note 4

Creditors

	2025 £	2024 £
Amounts due to HMRC re PAYE	20,109	18,733

Note 5

Restricted funds

	Opening Balance £	Income £	Expenditure £	Closing Balance £
Home Office	-	215,000	(215,000)	-
West Yorkshire Combined Authority / MOJ	-	23,124	(23,124)	-
Leeds Women Aid	-	31,920	(31,920)	-
Anonymous Grant	23,552	50,000	(70,552)	3,000
Leathersellers	-	10,000	(10,000)	-
Caring Foundation	-	30,000	(1,000)	29,000
Safelives Circle Fund	-	4,000	(2,000)	2,000
Womens Aid Federation	-	12,750	(12,750)	-
Richmond and Wandsworth Partnership	-	2,000	(2,000)	-
	23,552	378,794	(368,346)	34,000



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name
KARMA NIRVANA

On accounts for the year ended

31 March 2025

Charity no (if any)

1089477

Set out on pages

3 - 6

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 March 2025**.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales (ICAEW).

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

27 January 2026

Name:

Vivek Kapoor

Relevant professional qualification(s) or body (if any):

The Institute of Chartered Accountants in England and Wales (ICAEW).

Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

--

KARMA NIRVANA

England & Wales - Charity number 1089477

Accounts

Registered Charity Number: 1089477



REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 MARCH 2024
FOR
KARMA NIRVANA

KARMA NIRVANA
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

	<u>Page</u>
Report of the Trustees	3 to 15
Independent Examiner's Report	16 to 17
Statement of Financial Activities	18
Balance Sheet	19
Notes to the Financial Statements	20 to 22

The trustees present their report with the charity's financial statements for the year ended 31 March 2024. The financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts under the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

REFERENCE AND ADMINISTRATIVE DETAIL

Registered Charity Number

1089477

Registered office

PO Box 515, Leeds
LS6 9DW

Trustees

Jasbir Johal	(Chairperson)
Nasreen Quayum	(Treasurer)
Jasvinder Glen	

Independent examiner

Ferguson Maidment & Co
167 Fleet Street,
London
EC4A 2EA

Bank

HSBC
1 St. Peters Street
Derby, DE1 2AE

COMMENCEMENT OF ACTIVITIES

The charity was registered as an unincorporated charity on 23 November 2001. The charity was founded in 1993.

The Trustees present their annual report together with the financial statements and independent examiners report of the charitable organisation from 1 April 2023 to 31 March 2024. The annual report serves the purpose of a trustees' report.

The registered charity provides support for victims and survivors experiencing honour-based abuse and forced marriage.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees and organisational structure

Constitution

The Board of Trustees is responsible for overseeing the operation and management of Karma Nirvana, a registered charity. This report lists the Trustees who held office during the fiscal year at the time of its writing on page 3.

Operation of the Board of Trustees

The Board of Trustees meets four times a year to review the organisation's work and services and agree with the charity's strategic goals. The Board also reviews its operation, effectiveness and governance on an annual basis. Also, Trustees meet with the Senior Leadership Team 4 times a year.

Recruitment and appointment of new Trustees

An annual review of the Board of Trustees' recruitment needs is carried out under the leadership of the Chair, including an audit of the current knowledge, experience, skills and abilities, and how they will be affected by any Trustee departures in the future. All potential trustees are required to provide a CV and two referees to be considered by the Board.

Related Parties

There are no related party relationships and transactions to be disclosed in the financial statements.

Staff management

The Executive Director is responsible for all operational and HR matters and regularly reports directly to the Trustees. The Executive Director is assisted by the Senior Leadership Team consisting of the Operations Manager and Helpline Manager. All HR policy documents and advice are outsourced to HR company – Peninsula.

Risk management

The Trustees are informed by the Executive Director and Senior Leadership Team of any risks that concern the charity. These will be reviewed until the risk is mitigated according to the charity's Risk Assessment and Management Policy.

Trustees were satisfied that the organisation's significant risks had been accurately identified in the review and that appropriate systems and procedures for managing those risks were in place. The Risk Register is presented to the entire Board annually or earlier where required, as part of the business planning process and quarterly monitoring by the leadership team. In addition, the Executive Director presented the risks to the charity at each quarterly meeting to mitigate any risks escalating.

Effective management measures and controls have been put in place by the Trustees, including:

- Appropriate insurance measures, such as public liability, employer liability.
- Financial and management information and control procedures include regular business planning, quality assurance, and reviews.
- Implementing strategies and plans to mitigate or avoid these risks to execute business objectives.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Karma Nirvana shall aim to promote understanding of the risks faced by all victims, adults and children, experiencing, surviving or exposed to Honour-Based Abuse (HBA) and Forced Marriage (FM).

Our Vision

Ending Honour Based Abuse in the UK

Our Values

Karma Nirvana supports, educates and empowers all those impacted by honour-based abuse and forced marriage in the UK, whatever gender, religion or background.

Our Approach

We support **victims and survivors** of Honour Based Abuse by providing specialist support and **guidance via our national helpline** and support services.

We support **frontline practitioners and professionals**, by training and working with police forces, social services, local authorities and schools to improve practice response.

We **campaign** for change, working with parliamentarians and policymakers to **improve policies and practice responses**, to help bring an End to Honour Based Abuse.

ACHIEVEMENT AND PERFORMANCE

Public Benefit

The Trustees have referred to the Charity Commission's guidance on Public Benefit when reviewing the aims and objectives of the charity and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives.

How our activities deliver public benefit

We align our objectives around crucial stakeholder groups which shape the activities and projects we run. Victims, survivors, professional agencies, policymakers, and the community are all areas where we find areas linked to our actions.

Honour Based Abuse Helpline

We established our helpline to bridge a critical gap in service provision for victims, survivors, and professionals. Our helpline offers assistance to anyone facing challenges related to Honour Based Abuse.

This year, Karma Nirvana handled **2,962 cases, a 17% increase** from the previous year, averaging 795 contacts and 247 cases monthly. **Most victims were women (90%)**, aged 18-45 and upon average, victims contacted the helpline 3 times, but cases involving children often required significantly more contacts than average.

1 in 4 HBA-related pregnancies were concealed and the common triggers for abuse in most cases were either a history of Honour Based Abuse (15%) or simply being female (10%). Being **female trigger has risen by 42%** compared to the previous year. More data can be found in our [annual data report](#).

The Push: Murder on the Cliff



In the year we were proud to announce the release of *The Push*, a compelling documentary shedding light on the tragic case of Fawziyah Javed. Fawziyah died after she was pushed from Arthur's Seat in Edinburgh by her husband Kashif Anwar on 2nd September 2021.

The documentary by Candour Productions explores Fawziyah Javed's experiences with Domestic and Honour-Based Abuse leading to her tragic death. It highlights her family's pursuit of justice in Scotland and honours Fawziyah as the remarkable person she was. Karma Nirvana thanks Candour Productions for sharing her story with care and respect and Channel 4 for providing a platform to raise awareness of these critical issues. The 2-part series aired on Channel 4 at 9 pm on 3rd and 4th March 2024.

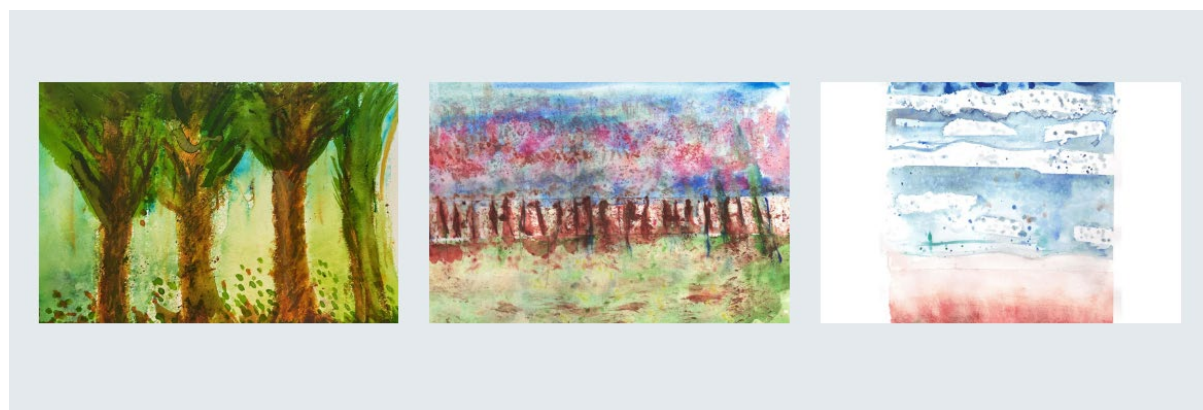
Day of Memory

The ninth Day of Memory conference was held on 14th July 2023 at the Royal Armouries in Leeds. This year's event was particularly significant as it marked the 30th anniversary of Karma Nirvana, reflecting on our journey from Jasvinder's front room to becoming a leading charity in the fight against Honour Based Abuse.

The Day of Memory, marked on Shafiea Ahmed's birthday, was a poignant opportunity to remember those lost to Honour Based Abuse, including Somaiya Begum, Fawziyah Javed, Abida Karim, and Bindu Patel. Their stories served as a powerful reminder of the urgent need to address this hidden issue and inspired collective action for change. The event brought together survivors, activists, and advocates to honour their legacy and reaffirm our shared commitment to challenging Honour Based Abuse.

Zine Project

In collaboration with the University of Nottingham's Rights Lab, together with the Survivor Arts Community, engaged with our survivor ambassadors in an inspiring 'Zine project.' This innovative initiative involved arts-based workshops, providing survivors with a platform to creatively express their stories. This project consisted of 6 art workshops where participants developed various pieces of art and creative writing.



The project empowers individuals with lived experiences to contribute to research on issues affecting them, ensuring ethical practices and avoiding

re-traumatisation. It fosters authentic storytelling, promotes healing, and builds a supportive community for survivors.

Impact of the new legislation to end child marriage

One year on, we have published a report assessing the impact of the new legislation to end child marriage in England and Wales. This legislation bans marriage for 16 and 17-year-olds, who are no longer allowed to marry or enter a civil partnership, even if they have parental consent, as the legal age of marriage rises to 18.

There's been 173 child marriage cases reported to our helpline since the law came in. This marks a 15% increase in the 11 months since the new legislation in February 2023. Further reading from our [report](#).

Women and Equalities Committee report on Honour Based Abuse

Karma Nirvana fully welcomes the Women and Equality Committee's recommendations, particularly the recognition of our Survivor Ambassador Panel's voice. The report highlights ongoing, deeply concerning issues that demand swift government action. Its recommendations address significant challenges in tackling Honour Based Abuse, offering a path toward meaningful change.

We support integrating Honour Based Abuse into the "Children in Need" census, ensuring greater recognition within social care settings, and improving data collection by police on victims and perpetrators. We are especially encouraged by the call for a **statutory definition of Honour Based Abuse**. Our helpline sees firsthand how the lack of understanding hinders frontline practitioners. A clear, survivor-led definition is vital to ensuring consistent recognition, support, and accountability. Without this, Honour Based Abuse will remain underreported and misunderstood.

Significant activities

Launching campaign to make Honour Based Abuse a statutory definition

Karma Nirvana is delighted to announce the launch of our campaign to put a statutory definition of Honour Based Abuse in place. This launches on International Women's Day (8th March 2024), in memory of Fawziyah Javed.

Karma Nirvana and partners launch the #Push4Change campaign on International Women's Day (8th March). This initiative calls upon the government to urgently introduce a statutory definition for Honour Based Abuse and address this complex issue.

The mother of Fawziyah Javed, Yasmin Javed, supports the campaign for a statutory definition stating "More needs to change to prevent future tragedies".



The campaign was launched on Good Morning Britain by Yasmin and Natasha on the back of The Push documentary.

Honour Based Abuse Helpline

The Helpline offers essential support to victims and survivors of Honour Based Abuse, providing comfort and helping equip frontline practitioners. Additionally, the Helpline also works to supply key facts and data to policymakers, all of which helps to bring about meaningful, positive change for those affected.

Helpline Testimonials

"I work in a school and sought advice about a young person at risk of Forced Marriage. The adviser's support was excellent, helping me assess the situation and understand the risks. Their guidance enabled me to make informed decisions to safeguard the student. We will continue to use this brilliant charity and recommend their support to any students facing concerns about Honour Based Abuse."

"Thank you to the lady who listened to me today. I felt heard and validated. It really helped to hear the things she said. She gave me time to say everything I needed to and has given me good advice about the next steps I can take. Thank you"

"The team at Karma Nirvana have been absolutely amazing in supporting myself and have helped me get out of the situation I was in. Thank you for your support."

"Such a fantastic service with great knowledge and brilliant advice helping to understand the situation and giving guidance on what to do next."

Helpline Highlights

Helpline contacts – **9,536**

We supported **2,962** victim and survivors

2,204 females and **231** males were supported

2,806 contacts came from professionals helping victims

541 cases of forced marriage & **141** cases of child marriage

228 victims were foreign nationals and some with unsecure immigration

93 cases concerning children **under the age of 15**, with 8 under the age of 10.

408 cases heard about our helpline through a professional

10% of cases had no recourse to public funds

Fundraising

We are thankful for our generous and valued donors who continue to support the vital projects we deliver to victims and survivors. Over the year, we have received support from many donors that helped us with our annual Day of Memory campaign and fundraising for Karma Nirvana.

Financial Review

The Balance Sheet indicates that on 31 March 2024, the charity's net assets were £367,467 (2023: £426,940). The income from grants was £380,036, which increased from the previous year (2023: £357,380). Income from charitable activities generated £59,973 (2023: £56,678). Overall income has risen to £487,235.

Reserves Policy

As of 31 March 2024, Karma Nirvana held reserves in unrestricted funds amounting to £343,915 (2023: £393,136), equivalent to approximately eight months of operating costs. The trustees, in collaboration with the senior leadership team, oversee the disbursement of these funds. Reserves may be allocated toward designated initiatives aligned with the organisation's aims and objectives or maintained to safeguard future operations against funding shortfalls.

The trustees have carefully assessed the required level of free reserves necessary for the prudent management of the charity's commitments and contingencies. Given Karma Nirvana's reliance on trading, fundraising, and other unpredictable income streams, it is essential to hold sufficient reserves to meet planned commitments and address unforeseen circumstances.

The charity is fully dedicated to utilising any surplus reserves promptly and effectively to support its mission and ensure the continuation of its vital work.

Plans for the future

Our future plans include continuing to meet the demand on our Helpline and adapt to the changes around victim and survivors will face. We plan to address the needs of our Helpline and continue recruiting and training our staff to ensure the Helpline is uninterrupted in its goal in supporting victims and survivors.

Karma Nirvana is committed to expanding its support for victims of Honour Based Abuse by seeking funding for a bespoke counselling service. The demand for counselling has become increasingly apparent, with victims frequently expressing this need during helpline calls. To address this, we aim to secure support from grant-makers to establish and sustain a counselling model that complements our existing helpline services, ensuring victims receive the comprehensive care they deserve.

The foundations we have created within the year to make Honour Based Abuse a statutory definition we will continue to work with the government and sector partners to ensure we build on the current hard work to ensure this progresses in the right direction.

Statement of trustee's responsibilities

The Board of Trustees are responsible for preparing the Board of Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales and Scotland requires the Board of Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Board of Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charity will continue in operation.

The Board of Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the charity's assets and hence for taking reasonable steps to prevent and detect fraud and other irregularities.

The Board of Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 24 January 2025 and signed on their behalf by

Jasbir Johal
Chairperson

I report on the accounts for the year ended 31 March 2024 set out on pages 16 to 22.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales (ICAEW).

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below

Independent examiner's statement

In connection with my examination, no matters have come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Vivek Kapoor

Ferguson Maidment & Co

KARMA NIRVANA

Statement of Financial Activities for the year ended 31 March 2024

	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Opening balances		393,136	33,804	426,940	527,583
Income					
Grants	3	50,250	329,786	380,036	357,380
Donations		39,053	-	39,053	24,187
Training income & Charitable Activities		59,953	-	59,953	56,678
Bank interest		6,489	-	6,489	1,668
Gift aid		1,704	-	1,704	635
Total Income		157,449	329,786	487,235	440,548
Expenditure					
Staff costs & NIC		131,659	269,637	401,296	411,156
Trustee's expenses		-	-	-	214
Stationery & Postage		1,110	405	1,515	1,321
Equipment		3,077	-	3,077	5,237
Telephone		3,681	11,054	14,735	11,170
Rent & Offices costs		9,778	27,205	36,983	40,852
Insurance		2,355	-	2,355	1,918
Computer and website costs		3,414	-	3,414	5,835
Printing costs		3,045	5,200	8,245	5,056
Subscriptions, Fees & Training Costs		9,237	16,501	25,738	10,670
Fundraising expenditure		15,065	7,000	22,065	12,754
Managing & Administering charity		5,671	-	5,671	15,658
Volunteer expenses		5,649	-	5,649	4,183
Staff travel and subsistence		12,929	3,036	15,965	15,167
Total Expenditure		206,670	340,038	546,708	541,191
(Deficit) / Surplus for the year		(49,221)	(10,252)	(59,473)	(100,643)
Closing Balance		343,915	23,552	367,467	426,940

KARMA NIRVANA

Balance Sheet at 31 March 2024

	<i>Note</i>	2024	2023
		£	£
Assets			
Balance at bank		327,929	378,763
Cash in hand		-	108
Debtors - HMRC - GiftAid		356	146
Debtors - Others		57,915	64,304
		<u>386,200</u>	<u>443,321</u>
Liabilities			
Creditors	4	18,733	16,381
		<u>18,733</u>	<u>16,381</u>
Net assets		<u><u>367,467</u></u>	<u><u>426,940</u></u>
Represented by:			
Unrestricted funds		343,915	393,136
Restricted funds	5	23,552	33,804
		<u><u>367,467</u></u>	<u><u>426,940</u></u>

These financial statements were approved by the Trustees and authorised for issue.

Note 1

Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

Note 2

Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Transition to FRS102

The entity transitioned from previous UK GAAP to FRS 102 as at 1 April 2015. Details of how FRS 102 has affected the reported financial position and financial performance is given in note 6.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

Incoming Resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from charitable activities is recognised when earned.
- income from other sources is recognised when receivable.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

KARMA NIRVANA

Notes to the accounts For the year ended 31 March 2024

Note 3

Grants

	Unrestricted £	Restricted £	Total £
Home Office	-	165,000	165,000
West Yorkshire Combined Authority / MOJ	-	23,124	23,124
Leeds Women Aid	-	41,270	41,270
Henry Smith Charity	-	29,900	29,900
Leathersellers	-	10,000	10,000
University of Birmingham	-	500	500
Anonymous Grant	-	50,000	50,000
University of Nottingham	-	9,992	9,992
Esmee Fairbairn Foundation	50,000	-	50,000
	50,000	329,786	379,786

Note 4

Creditors

	2024 £	2023 £
Amounts due to HMRC re PAYE	18,733	16,381

Note 5

Restricted funds

	Opening Balance £	Income £	Expenditure £	Closing Balance £
Home Office	-	165,000	(165,000)	-
West Yorkshire Combined Authority / MOJ	-	23,124	(23,124)	-
Leeds Women Aid	-	41,270	(41,270)	-
Henry Smith Charity	22,804	29,900	(52,704)	-
Leathersellers	4,000	10,000	(14,000)	-
Rosa Fund	7,000	-	(7,000)	-
University of Birmingham	-	500	(500)	-
Anonymous Grant	-	50,000	(26,448)	23,552
University of Nottingham	-	9,992	(9,992)	-
	33,804	329,786	(340,038)	23,552

KARMA NIRVANA

Charity Number 1089477

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024



Ferguson Maidment & Co



Section A Independent Examiner's Report

Report to the trustees/
members of

Charity Name
KARMA NIRVANA

On accounts for the year
ended

31 March 2024

Charity no
(if any)

1089477

Set out on pages

3 - 6

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 March 2024**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales (ICAEW).

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

24-1-25

Name:

Vivek Kapoor

Relevant professional qualification(s) or body (if any):

The Institute of Chartered Accountants in England and Wales (ICAEW).

Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

--

KARMA NIRVANA

Statement of Financial Activities for the year ended 31 March 2024

	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Opening balances		393,136	33,804	426,940	527,583
Income					
Grants	3	50,250	329,786	380,036	357,380
Donations		39,053	-	39,053	24,187
Training income & Charitable Activities		59,953	-	59,953	56,678
Bank interest		6,489	-	6,489	1,668
Gift aid		1,704	-	1,704	635
Total Income		157,449	329,786	487,235	440,548
Expenditure					
Staff costs & NIC		131,659	269,637	401,296	411,156
Trustee's expenses		-	-	-	214
Stationery & Postage		1,110	405	1,515	1,321
Equipment		3,077	-	3,077	5,237
Telephone		3,681	11,054	14,735	11,170
Rent & Offices costs		9,778	27,205	36,983	40,852
Insurance		2,355	-	2,355	1,918
Computer and website costs		3,414	-	3,414	5,835
Printing costs		3,045	5,200	8,245	5,056
Subscriptions, Fees & Training Costs		9,237	16,501	25,738	10,670
Fundraising expenditure		15,065	7,000	22,065	12,754
Managing & Administering charity		5,671	-	5,671	15,658
Volunteer expenses		5,649	-	5,649	4,183
Staff travel and subsistence		12,929	3,036	15,965	15,167
Total Expenditure		206,670	340,038	546,708	541,191
(Deficit) / Surplus for the year		(49,221)	(10,252)	(59,473)	(100,643)
Closing Balance		343,915	23,552	367,467	426,940

KARMA NIRVANA

Balance Sheet at 31 March 2024

	Note	2024	2023
		£	£
Assets			
Balance at bank		327,929	378,763
Cash in hand		-	108
Debtors - HMRC - GiftAid		356	146
Debtors - Others		57,915	64,304
		<u>386,200</u>	<u>443,321</u>
Liabilities			
Creditors	4	18,733	16,381
		<u>18,733</u>	<u>16,381</u>
Net assets		<u>367,467</u>	<u>426,940</u>
Represented by:			
Unrestricted funds		343,915	393,136
Restricted funds	5	23,552	33,804
		<u>367,467</u>	<u>426,940</u>

These financial statements were approved by the Trustees and authorised for issue and are signed on their behalf by:

Chair 

24.1.25
Date

Naseenulayumi
Treasurer

24.01.2025
Date

KARMA NIRVANA

Notes to the accounts

For the year ended 31 March 2024

Note 1

Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

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Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value. The financial statements are prepared in sterling, which is the functional currency of the entity.

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KARMA NIRVANA

Notes to the accounts For the year ended 31 March 2024

Note 3

Grants

	Unrestricted £	Restricted £	Total £
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Leeds Women Aid	-	41,270	41,270
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University of Birmingham	-	500	500
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	50,000	329,786	379,786

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Creditors

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Henry Smith Charity	22,804	29,900	(52,704)	-
Leathersellers	4,000	10,000	(14,000)	-
Rosa Fund	7,000	-	(7,000)	-
University of Birmingham	-	500	(500)	-
Anonymous Grant	-	50,000	(26,448)	23,552
University of Nottingham	-	9,992	(9,992)	-
	33,804	329,786	(340,038)	23,552



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
KARMA NIRVANA

On accounts for the year
ended

31 March 2024

Charity no
(if any)

1089477

Set out on pages

3 - 6

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 March 2024**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales (ICAEW).

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

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- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

24-1-25

Name:

Vivek Kapoor

Relevant professional qualification(s) or body (if any):

The Institute of Chartered Accountants in England and Wales (ICAEW).

Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

--

KARMA NIRVANA

England & Wales - Charity number 1089477

Accounts



REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 MARCH 2023
FOR
KARMA NIRVANA

KARMA NIRVANA
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

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Report of the Trustees	3 to 15
Independent Examiner's Report	16 to 17
Statement of Financial Activities	18
Balance Sheet	19
Notes to the Financial Statements	20 to 22

KARMA NIRVANA
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their report with the charity's financial statements for the year ended 31 March 2023. The financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts under the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

REFERENCE AND ADMINISTRATIVE DETAIL

Registered Charity Number

1089477

Registered office

PO Box 515, Leeds
LS6 9DW

Trustees

Jasbir Johal	(Chairperson)
Nasreen Quayum	(Treasurer)
Jasvinder Glen	

Independent examiner

Ferguson Maidment & Co
167 Fleet Street,
London
EC4A 2EA

Solicitors

Morgan, Lewis & Bockius UK LLP
Condor House, 5-10 St. Paul's Churchyard,
London, EC4M 8AL

Bankers

HSBC
1 St. Peters Street
Derby, DE1 2AE

COMMENCEMENT OF ACTIVITIES

The charity was registered as an unincorporated charity on 23 November 2001. The charity was founded in 1993.

The Trustees present their annual report together with the financial statements and independent examiners report of the charitable organisation from 1 April 2022 to 31 March 2023. The annual report serves the purpose of a trustees' report.

The registered charity provides support for victims and survivors experiencing honour-based abuse and forced marriage.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees and organisational structure

Constitution

The Board of Trustees is responsible for overseeing the operation and management of Karma Nirvana, a registered charity. This report lists the Trustees who held office during the fiscal year at the time of its writing on page 3.

Operation of the Board of Trustees

The Board of Trustees meets four times a year to review the organisation's work and services and agree with the charity's strategic goals. The Board also reviews its operation, effectiveness and governance on an annual basis. Also, Trustees meet with the Senior Leadership Team 4 times a year.

Recruitment and appointment of new Trustees

An annual review of the Board of Trustees' recruitment needs is carried out under the leadership of the Chair, including an audit of the current knowledge, experience, skills and abilities, and how they will be affected by any Trustee departures in the future. All potential trustees are required to provide a CV and two referees to be considered by the Board.

Related Parties

There are no related party relationships and transactions to be disclosed in the financial statements.

Staff management

The Executive Director is responsible for all operational and HR matters and regularly reports directly to the Trustees. The Executive Director is assisted by the Senior Leadership Team consisting of the Operations Manager and Helpline Manager. All HR policy documents and advice are outsourced to HR company – Peninsula.

Risk management

The Trustees are informed by the Executive Director and Senior Leadership Team of any risks that concern the charity. These will be reviewed until the risk is mitigated according to the charity's Risk Assessment and Management Policy.

Trustees were satisfied that the organisation's significant risks had been accurately identified in the review and that appropriate systems and procedures for managing those risks were in place. The Risk Register is presented to the entire Board annually or earlier where required, as part of the business planning process and quarterly monitoring by the leadership team. In addition, the Executive Director presented the risks to the charity at each quarterly meeting to mitigate any risks escalating.

Effective management measures and controls have been put in place by the Trustees, including:

- Appropriate insurance measures, such as public liability, employer liability.
- Financial and management information and control procedures include regular business planning, quality assurance, and reviews.
- Implementing strategies and plans to mitigate or avoid these risks to execute business objectives.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Karma Nirvana shall aim to promote understanding of the risks faced by all victims, adults and children, experiencing, surviving or exposed to Honour-Based Abuse (HBA) and Forced Marriage (FM).

Our Vision

Ending Honour Based Abuse in the UK

Our Values

Karma Nirvana supports, educates and empowers all those impacted by honour-based abuse and forced marriage in the UK, whatever gender, religion or background.

Our Approach

We support **victims and survivors** of Honour Based Abuse by providing specialist support and **guidance via our national helpline** and support services.

We support **frontline practitioners and professionals**, by training and working with police forces, social services, local authorities and schools to improve practice response.

We **campaign** for change, working with parliamentarians and policymakers to **improve policies and practice responses**, to help bring an End to Honour Based Abuse.

ACHIEVEMENT AND PERFORMANCE

Public Benefit

The Trustees have referred to the Charity Commission's guidance on Public Benefit when reviewing the aims and objectives of the charity and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives.

How our activities deliver public benefit

We align our objectives around crucial stakeholder groups which shape the activities and projects we run. Victims, survivors, professional agencies, policymakers, and the community are all areas where we find areas linked to our actions.

Virginity Testing/Hymenoplasty Legislation and Animation

From 1st July 2022, the UK government has made it illegal to carry out, offer or aid and abet virginity testing or hymenoplasty in any part of the UK under the Health and Care Act 2022.

In the lead up to the law change we were supported by the Home office to deliver 5 virtual workshops, alongside our partners at the The Royal College of Obstetricians and Gynaecologists, Royal College of Midwives, IKWRO, MEWSO and Barrister's Charlotte Proudman and Naomi Wiseman we have been able to achieve a joint effort to ban Virginity Testing and Hymenoplasty. The video available: [Virginity Myths](#) is available on our website.

We would like to thank our survivors, charities, MPs and campaign experts that enabled this change to happen.

The newly created animation on Virginity Myths, was a central theme of our 2022 16 Days of Action, effectively communicated the new law and dispelled myths surrounding virginity.

Day of Memory conference in South Yorkshire

Breaking the virtual streak, our in-person Day of Memory conference, supported by South Yorkshire Police, was a significant success. Hosted by survivor ambassadors Farhana, Matt, and Asma.

The day covered the recent story of Abida Karim, whereby her daughter Ria remembered her mother. A social media awareness campaign was launched with social media assets available from Karma Nirvana, reaching **1.1 million impressions through the hashtag #WeRemember.**

Memorial for Abida Karim

At this year's [Day of Memory](#), Ria, Abida Karim's daughter, shared a touching tribute in honour of her mum Abida Karim.

Ria shared how she and her siblings were not informed about their mum's funeral until only a few hours before the service. Karma Nirvana setup a fundraising appeal to the public to help Ria and her siblings hold a memorial day for their mother. The public supported funds towards flowers, a horse and carriage, community hall and food to remember Abida.

Campaign and Partnership role

In September 2022, we welcomed a new Campaign and Partnership role to strengthen our advocacy efforts. This role aims to drive social change by influencing policy and decision-making on honor-based abuse at both national and local levels.

Women and Equalities Committee inquiry into Honour Based Abuse

The committee launched a public inquiry into Honour Based Abuse. Karma Nirvana provided our own submission by submitting written evidence into the inquiry. Our survivor ambassador panel provided evidence of their experiences in a closed session with the committee at parliament.

Somaiya Begum case

The murder trial of Somaiya Begum began in March 2023, whereby her uncle was charged with her murder and sentenced to life in prison serving a minimum of 25 years. The Karma Nirvana team attended the trial in Bradford and ensured the public remembered Somaiya. Karma Nirvana are working with her University to ensure there is a physical memorial of remembrance for Somaiya.

Child Marriage law and animation

After a decade of relentless advocacy, the UK government achieved a pivotal victory on April 27, 2022, by passing the bill to eradicate child marriage in England and Wales. This monumental achievement materialized with the implementation of the Marriage and Civil Partnership (Minimum Age) Act on February 27, 2023.

Under this legislation, the legal age of marriage is raised to 18, effectively prohibiting 16 and 17-year-olds from marrying or entering into a civil partnership, irrespective of parental consent.

The impact of this legislation was immediately evident in the cases reported to Karma Nirvana. In the year, the helpline received 82 cases involving children at risk of child marriage. Notably, in March 2023, the month after the legislation took effect, we recorded 12 child marriage cases—marking the highest monthly count throughout the year.

To enhance awareness and understanding of the new child marriage law, Karma Nirvana developed an animation that was widely shared across all our platforms. This legislative milestone is a significant stride toward eliminating child marriage in all its forms, fostering a safer environment for young individuals in England and Wales.

Significant activities

Definition on Honour Based Abuse

Karma Nirvana is still continuing to work on creating a survivor-led definition on Honour Based Abuse. This consists of the Executive Director, Campaigns Officer, the survivor ambassadors and Dr Lauren Eglen from University of Nottingham.

Throughout the year, intensive efforts have been invested in refining and shaping this survivor-led definition, ensuring it captures all aspects of HBA from the perspectives of those who have lived through it. The Survivor Ambassador Panel, with their wealth of lived experiences, contributes significantly to this ongoing initiative.

As we approach the end of this defining project, the definition has been shared with various sector partners. This pre-launch engagement seeks to gather insights, feedback, and broader perspectives from professionals and organisations involved in addressing Honour Based Abuse.

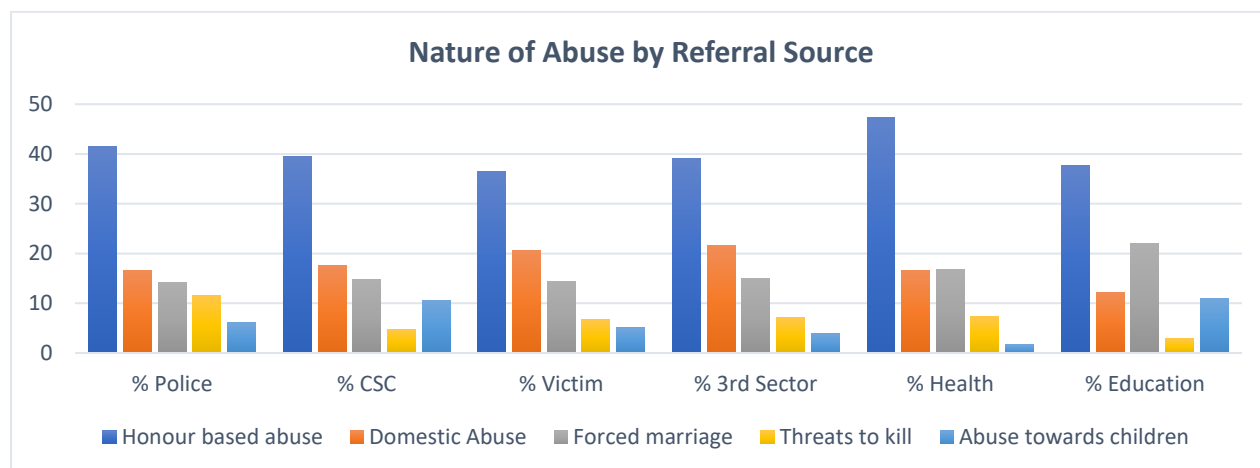
The official launch of this survivor-led definition is slated for the prestigious Day of Memory conference scheduled for July 2023.

Honour Based Abuse Helpline

The Helpline offers essential support to victims and survivors of Honour Based Abuse, providing comfort and helping equip frontline practitioners. Additionally, the Helpline also works to supply key facts and data to policymakers, all of which helps to bring about meaningful, positive change for those affected.

Helpline Highlights

Helpline contacts – **10,948**
 Victim is experiencing honour based abuse – **1182**
 Victim has fled honour based abuse – **456**
 Victim is experiencing domestic abuse – **348**
 Victim has fled domestic abuse – **337**
 Threat of an impending forced marriage overseas – **176**
 Threat of impending forced marriage location unknown – **133**
 Victim has fled forced marriage – **129**
 Victim has already been forced to marry – **108**
2,030 females and **201** males were supported
210 children were supported, with the youngest being **12 months old**.
 The helpline spent **1,293** hours supporting callers
 Average incoming call was **18** minutes



Helpline Testimonials

“As a educational professional working in a school being able to access the support and knowledge to help an adult victim on HBA is extremely reassuring. Our call operator was very reassuring and helped to provide a calm and supportive conversation to the person I was supporting. The options provided for support helped to cement our thoughts and provided the person I was supporting with reassurance that she could be supported in finding help and safety.” – Headteacher

“Very honest unbiased and most importantly keeping morals high when feeling like no one else or organisation understood. Difference is these support line workers speak as though they completely understand you and believe you as though they experienced it themselves, and not in a patronising way. Don't minimise your experience. Furthermore, the security and safety protocol is impeccable. Checking things that victims forget like avoiding contact with perpetrators. Not mediating with community male members who are interlinked to the family. In Scotland, Other organisations suggest working with imams and educating imams as being a safe place for women to console in abuse. I experienced this first hand. Only to return to my x and conform to being raped and not able to say no as suggested by the scholars I spoke to. Also in Scotland there is no sharia council which means that we can't get Islamic divorce. That's like entrapment for women. Unless they go to England. I wouldn't be alive if it wasn't for this very helpline and support service. I felt and attempted suicide in past when return to my perpetrator due to manipulation and Karma Nirvana gave me strength.” – Anonymous

All testimonials are completed independently by service users or professionals accessing the helpline via the dedicated surveymonkey link.

Fundraising

We are thankful for our generous and valued donors who continue to support the vital projects we deliver to victims and survivors. Over the year, we have received support from many donors that helped us with our annual Day of Memory campaign and fundraising for Karma Nirvana.

Financial Review

The Balance Sheet indicates that on 31 March 2023, the charity's net assets were £426,940 (2022: £527,583). The income from grants was £357,380, slightly lower than the previous year's figure (2022: £415,689). Income from charitable activities generated £56,678 (2022: £70,602). Overall income has decreased to £440,548.

Reserves Policy

As of 31 March 2023, the amount of reserves in the charity's unrestricted funds amounted to £393,136 (2022: £459,025). This equates to approximately eleven months of running costs. These unrestricted funds disbursement will be decided at the board level working with the senior leadership team. It can be used towards designated funds that meet the organisation's aims and objectives or continue to protect the charity's future operations for any funding shortfalls. The trustees have considered the level of free reserves to be held for the prudent management of Karma Nirvana's commitments and contingencies. It relies on trading & fundraising income, including unpredictable income, to meet its obligations. For this reason, it is felt appropriate that reserves should be held to provide for planned commitments. The charity is fully committed to spending any surplus reserves promptly and appropriately.

Plans for the future

Our future plans include continuing to meet the demand on our Helpline and adapt to the changes around victim and survivors will face. We plan to address the needs of our Helpline and continue recruiting and training our staff to ensure the Helpline is uninterrupted in its goal in supporting victims and survivors.

This year will mark the 30th anniversary of Karma Nirvana, so we are planning to hold a large conference to mark the occasion on during the Day of Memory conference. We will aim to secure funding towards this conference to ensure the levels of reserves remain intact.

We are planning a recruitment drive during the year to ensure we increase the charity's capacity in all aspects of ongoing business. The key new roles will be enhancing the development around our frontline services by recruiting for a Service Delivery role and supporting the growth of the charity a Training, Learning and Development role.

We finally will continue to push the need for a statutory definition on Honour Based Abuse and this will be work carried out by key senior roles in the organisation, working alongside sector partners lobby the case to the relevant government policymakers.

Statement of trustee's responsibilities

The Board of Trustees are responsible for preparing the Board of Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales and Scotland requires the Board of Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Board of Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charity will continue in operation.

The Board of Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the charity's assets and hence for taking reasonable steps to prevent and detect fraud and other irregularities.

The Board of Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 25 January 2024 and signed on their behalf by

Jasbir Johal
Chairperson

KARMA NIRVANA

Charity Number 1089477

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023



Section A Independent Examiner's Report

Report to the trustees/
members of

Charity Name
KARMA NIRVANA

On accounts for the year
ended

31 March 2023

Charity no
(if any)

1089477

Set out on pages

3 - 6

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 March 2023**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales (ICAEW).

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

25-1-2024

Name:

Vivek Kapoor

Relevant professional qualification(s) or body (if any):

The Institute of Chartered Accountants in England and Wales (ICAEW).

Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

--

KARMA NIRVANA

Statement of Financial Activities for the year ended 31 March 2023

	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Opening balances		459,024	68,559	527,583	499,610
Income					
Grants	3	65,000	292,380	357,380	415,689
Donations		24,187	-	24,187	23,751
Training income & Charitable Activities		56,678	-	56,678	70,602
Bank interest		1,668	-	1,668	38
Gift aid		635	-	635	1,089
Total Income		148,168	292,380	440,548	511,169
Expenditure					
Staff costs & NIC		145,445	265,711	411,156	383,585
Trustee's expenses		214	-	214	67
Stationery & Postage		441	880	1,321	1,026
Equipment		2,513	2,724	5,237	3,221
Telephone		798	10,372	11,170	10,744
Rent & Offices costs		13,478	27,374	40,852	33,877
Insurance		1,918	-	1,918	1,702
Computer and website costs		5,835	-	5,835	8,465
Printing costs		4,456	600	5,056	2,062
Subscriptions, Fees & Training Costs		1,383	9,287	10,670	20,895
Fundraising expenditure		4,900	7,854	12,754	5,853
Managing & Administering charity		14,315	1,343	15,658	6,039
Volunteer expenses		4,183	-	4,183	505
Staff travel and subsistence		14,177	990	15,167	5,155
Total Expenditure		214,056	327,135	541,191	483,196
(Deficit) / Surplus for the year		(65,888)	(34,755)	(100,643)	27,973
Closing Balance		393,136	33,804	426,940	527,583

KARMA NIRVANA

Balance Sheet at 31 March 2023

	<i>Note</i>	2023	2022
		£	£
Assets			
Balance at bank		378,763	491,439
Cash in hand		108	108
Debtors - HMRC - GiftAid		146	251
Debtors - Others		64,304	41,511
		<u>443,321</u>	<u>533,309</u>
Liabilities			
Creditors	4	16,381	5,726
		<u>16,381</u>	<u>5,726</u>
Net assets		<u>426,940</u>	<u>527,583</u>
Represented by:			
Unrestricted funds		393,136	459,025
Restricted funds	5	33,804	68,558
		<u>426,940</u>	<u>527,583</u>

These financial statements were approved by the Trustees and authorised for issue and are signed on their behalf by:



Chair

25/1/24
Date

Nasreen Quayum.

Treasurer

25.01.2024
Date

KARMA NIRVANA

Notes to the accounts For the year ended 31 March 2023

Note 1

Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

Note 2

Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

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

Incoming Resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from charitable activities is recognised when earned.
- income from other sources is recognised when receivable.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

KARMA NIRVANA

Notes to the accounts For the year ended 31 March 2023

Note 3

Grants

	Unrestricted £	Restricted £	Total £
Home Office	-	165,250	165,250
West Yorkshire Combined Authority / MOJ	-	25,205	25,205
Leeds Women Aid	-	14,333	14,333
Henry Smith Charity	-	59,800	59,800
Leathersellers		10,000	10,000
Safelives		5,000	5,000
Rosa Fund		7,000	7,000
University of Nottingham	-	5,792	5,792
Esmee Fairbairn Foundation	65,000	-	65,000
	65,000	292,380	357,380

Note 4

Creditors

	2023 £	2022 £
Amounts due to HMRC re PAYE	16,381	5,726

Note 5

Restricted funds

	Opening Balance £	Income £	Expenditure £	Closing Balance £
Home Office	-	165,250	(165,250)	-
West Yorkshire Combined Authority / MOJ	-	25,205	(25,205)	-
Sam and Bella Sebba Charitable Foundation	27,128	-	(27,128)	-
Leeds Women Aid	10,476	14,333	(24,809)	-
Henry Smith Charity	22,934	59,800	(59,930)	22,804
Leathersellers	-	10,000	(6,000)	4,000
Rosa Fund	-	7,000	-	7,000
Safelives	-	5,000	(5,000)	-
University of Nottingham	8,021	5,792	(13,813)	-
	68,559	292,380	(327,135)	33,804

KARMA NIRVANA

England & Wales - Charity number 1089477

Accounts

KARMA NIRVANA

Charity Number 1089477

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022



Ferguson Maidment & Co



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
KARMA NIRVANA

On accounts for the year
ended

31 March 2022

Charity no
(if any)

1089477

Set out on pages

3 - 6

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 March 2022**.

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basis of report

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I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales (ICAEW).

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

25/01/2023

Name:

Vivek Kapoor

Relevant professional qualification(s) or body (if any):

The Institute of Chartered Accountants in England and Wales (ICAEW).

Address:

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

--

KARMA NIRVANA

Statement of Financial Activities for the year ended 31 March 2022


	Note	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Opening balances		403,357	96,253	499,610	302,370
Income					
Grants	3	70,823	344,867	415,689	530,857
Donations		23,751	-	23,751	69,420
Training income & Charitable Activities		70,602	-	70,602	41,386
Bank interest		38	-	38	160
Gift aid		1,089	-	1,089	1,000
Total Income		166,303	344,867	511,169	642,823
Expenditure					
Staff costs & NIC		73,277	310,308	383,585	356,079
Trustee's expenses		67	-	67	79
Stationery & Postage		638	388	1,026	1,214
Equipment		1,734	1,487	3,221	9,838
Telephone		340	10,404	10,744	8,552
Rent & Offices costs		4,784	29,093	33,877	37,465
Insurance		-	1,702	1,702	2,565
Computer and website costs		6,977	1,488	8,465	2,739
Printing costs		282	1,780	2,062	66
Subscriptions, Fees & Training Costs		10,718	10,177	20,895	16,205
Fundraising expenditure		2,324	3,529	5,853	1,092
Managing & Administering charity		4,204	1,835	6,039	5,416
Volunteer expenses		505	-	505	2,908
Staff travel and subsistence		4,785	370	5,155	1,365
Total Expenditure		110,635	372,561	483,196	445,583
(Deficit) / Surplus for the year		55,668	(27,695)	27,973	197,240
Closing Balance		459,025	68,559	527,583	499,610

KARMA NIRVANA

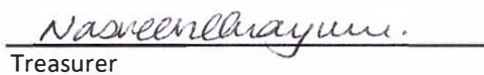
Balance Sheet at 31 March 2022

	Note	2022	2021
		£	£
Assets			
Balance at bank		491,439	497,602
Cash in hand		108	108
Debtors - HMRC - GiftAid		251	1,000
Debtors - Others		41,511	900
		<u>533,309</u>	<u>499,610</u>
Liabilities			
Creditors	4	5,726	-
		<u>5,726</u>	<u>-</u>
Net assets		<u>527,583</u>	<u>499,610</u>
Represented by:			
Unrestricted funds		459,025	403,357
Restricted funds	5	68,559	96,253
		<u>527,583</u>	<u>499,610</u>

These financial statements were approved by the Trustees and authorised for issue and are signed on their behalf by:


Chair

23/1/23
Date


Treasurer

23.01.23
Date

KARMA NIRVANA

Notes to the accounts For the year ended 31 March 2022

Note 1

Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

Note 2

Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

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Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

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

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Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

KARMA NIRVANA

Notes to the accounts For the year ended 31 March 2022

Note 3

Grants

	Unrestricted £	Restricted £	Total £
Home Office	-	182,010	182,010
West Yorkshire Combined Authority / MOJ	-	17,343	17,343
Sam and Bella Sebba Charitable Foundation	-	46,748	46,748
Leeds Women Aid	-	14,333	14,333
Henry Smith Charity	-	59,900	59,900
Leeds City Council	16,822	-	16,822
University of Nottingham	-	24,533	24,533
Esmee Fairbairn Foundation	54,000	-	54,000
	70,822	344,867	415,689

Note 4

Creditors

	2022 £	2021 £
Amounts due to HMRC re PAYE	5,726	-

Note 5

Restricted funds

	Opening Balance £	Income £	Expenditure £	Closing Balance £
Home Office	-	182,010	(182,010)	-
West Yorkshire Combined Authority / MOJ	-	17,343	(17,343)	-
The National Lottery Community Fund	55,455	-	(55,455)	-
Bridgepoint	17,581	-	(17,581)	-
Sam and Bella Sebba Charitable Foundation	-	46,748	(19,620)	27,128
Leeds Women Aid	-	14,333	(3,857)	10,476
Henry Smith Charity	20,152	59,900	(57,118)	22,934
Safelives	3,065	-	(3,065)	-
University of Nottingham	-	24,533	(16,512)	8,021
	96,253	344,867	(372,561)	68,559

Registered Charity Number: 1089477



REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 MARCH 2022
FOR
KARMA NIRVANA

KARMA NIRVANA
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

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Independent Examiner's Report	16 to 17
Statement of Financial Activities	18
Balance Sheet	19
Notes to the Financial Statements	20 to 22

KARMA NIRVANA
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their report with the charity's financial statements for the year ended 31 March 2022. The financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts under the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

REFERENCE AND ADMINISTRATIVE DETAIL

Registered Charity Number

1089477

Registered office

PO Box 515, Leeds
LS6 9DW

Trustees

Jasbir Johal	(Chairperson)
Nasreen Quayum	(Treasurer)
Jasvinder Glen	

Independent examiner

Ferguson Maidment & Co
167 Fleet Street,
London
EC4A 2EA

Solicitors

Morgan, Lewis & Bockius UK LLP
Condor House, 5-10 St. Paul's Churchyard,
London, EC4M 8AL

Bankers

HSBC
1 St. Peters Street
Derby, DE1 2AE

COMMENCEMENT OF ACTIVITIES

The charity was registered as an unincorporated charity on 23 November 2001. The charity was founded in 1993.

The Trustees present their annual report together with the financial statements and independent examiners report of the charitable organisation from 1 April 2021 to 31 March 2022. The annual report serves the purpose of a trustees' report.

The registered charity provides support for victims and survivors experiencing honour-based abuse and forced marriage.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees and organisational structure

Constitution

The Board of Trustees is responsible for overseeing the operation and management of Karma Nirvana, a registered charity. This report lists the Trustees who held office during the fiscal year at the time of its writing on page 3.

Operation of the Board of Trustees

The Board of Trustees meets four times a year to review the organisation's work and services and agree with the charity's strategic goals. The Board also reviews its operation, effectiveness and governance on an annual basis. Also, Trustees meet with the Senior Leadership Team 4 times a year.

Recruitment and appointment of new Trustees

An annual review of the Board of Trustees' recruitment needs is carried out under the leadership of the Chair, including an audit of the current knowledge, experience, skills and abilities, and how they will be affected by any Trustee departures in the future. All potential trustees are required to provide a CV and two referees to be considered by the Board.

Related Parties

There are no related party relationships and transactions to be disclosed in the financial statements.

Staff management

The Executive Director is responsible for all operational and HR matters and regularly reports directly to the Trustees. The Executive Director is assisted by the Senior Leadership Team consisting of the Operations Manager and Helpline Manager. All HR policy documents and advice are outsourced to HR company – Peninsula.

Risk management

The Trustees are informed by the Executive Director and Senior Leadership Team of any risks that concern the charity. These will be reviewed until the risk is mitigated according to the charity's Risk Assessment and Management Policy.

Trustees were satisfied that the organisation's significant risks had been accurately identified in the review and that appropriate systems and procedures for managing those risks were in place. The Risk Register is presented to the entire Board annually or earlier where required, as part of the business planning process and quarterly monitoring by the leadership team. In addition, the Executive Director presented the risks to the charity at each quarterly meeting to mitigate any risks escalating.

Effective management measures and controls have been put in place by the Trustees, including:

- Appropriate insurance measures, such as public liability, employer liability.
- Financial and management information and control procedures include regular business planning, quality assurance, and reviews.
- Implementing strategies and plans to mitigate or avoid these risks to execute business objectives.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Karma Nirvana shall aim to promote understanding of the risks faced by all victims, adults and children, experiencing, surviving or exposed to Honour-Based Abuse (HBA) and Forced Marriage (FM).

Our Vision

Ending Honour Based Abuse in the UK

Our Values

Karma Nirvana supports, educates and empowers all those impacted by honour-based abuse and forced marriage in the UK, whatever gender, religion or background.

Our Approach

We support **victims and survivors** of Honour Based Abuse by providing specialist support and **guidance via our national helpline** and support services.

We support **frontline practitioners and professionals**, by training and working with police forces, social services, local authorities and schools to improve practice response.

We **campaign** for change, working with parliamentarians and policymakers to **improve policies and practice responses**, to help bring an End to Honour Based Abuse.

ACHIEVEMENT AND PERFORMANCE

Public Benefit

The Trustees have referred to the Charity Commission's guidance on Public Benefit when reviewing the aims and objectives of the charity and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives.

How our activities deliver public benefit

We align our objectives around crucial stakeholder groups which shape the activities and projects we run. Victims, survivors, professional agencies, policymakers, and the community are all areas where we find areas linked to our actions.

Launch of New Strategy & Website

We launched our latest strategy for the next three years on how we are working towards *Ending Honour Based Abuse in the UK*.

The new strategy will encompass four pillars Karma Nirvana aim to focus activities around:

1. Improve cross-governmental accountability in responding to Honour Based Abuse as a form of domestic abuse, within the wider Violence Against Women and Girls (VAWG) framework, to influence policy, law and practice responses.
2. Train frontline responders to improve identification, understanding and responses to Honour Based Abuse.
3. Develop a national dataset to better understand the scope, scale and prevalence of – and appropriate responses to – Honour Based Abuse.
4. Increase the number of specialist safe spaces that exist for victims and survivors of Honour Based Abuse to speak out.

The new website has been designed to reflect the key pillars of our latest strategy. Focusing on help, training, data and campaigns encompasses the key areas Karma Nirvana will focus on. It also streamlines many of our processes on the website for users to connect with the organisation. For example, donations are now embedded onto the website, training referrals go directly to our training lead, victims can leave the safe information to request callbacks, data reports are uploaded from Helpline and latest news section for users to keep up to date with the organisational developments.

Honour Based Abuse Helpline

The Helpline provides a free service to all victims and survivors of Honour Based Abuse. The Helpline is also for professionals supporting a victim or survivor of Honour Based Abuse. Third parties such as friends, family, and employers can also use the service. In 2021/22 the Helpline supported 2,289 cases of victims experiencing Honour Based Abuse, Forced Marriage and Domestic Abuse.

Day of Memory

The seventh Day of Memory was held online due to the health and safety concerns that had arisen from the pandemic. The theme of the conference was the need to understand Honour Based Abuse as a form of domestic abuse, rather than a 'cultural', 'traditional' or 'religious' problem. In 2020, an overwhelming 99% of contacts to our Helpline fell within the definition of domestic abuse. Speakers at the conference included the Minister for Safeguarding Victoria Atkins, Domestic Abuse Commissioner Nicole Jacobs and Pauline Latham MP. Survivors from the Karma Nirvana [Survivor Ambassador Panel](#) Nour Norris and [Farhana](#) shared their moving and courageous stories related to Honour Based Abuse.

Child Marriage Campaign

After ten years of campaigning, on the 27th April 2022 the UK government passed the Bill to end child marriage in England and Wales.

Child marriage has too often been viewed as a 'developing world issue' that doesn't affect Britain. The reality is, Child Marriage is present in every single area of the UK. Since 2017 our National Helpline for Honour Based Abuse and Forced Marriage has responded to over 400 cases relating to child marriage.

Prior to the passing of this bill, children aged between 16 and 17 years old only needed parental or judicial consent to get married. The new Bill will make it illegal for a person to arrange the marriage of a person under the age of 18 in England and Wales. This includes where a child from England and Wales is taken out of the country for the purposes of child marriage. The new law will automatically make any marriage that is arranged for a child under 18, on account of their age, a forced marriage. This will enable greater protection and safeguarding to children across England and Wales.

End Virginty Testing and Hymenoplasty

From 1st July 2022, the UK government has made it illegal to carry out, offer, aid, and abet virginty testing or hymenoplasty in any part of the UK under the Health and Care Act 2022.

In the year, Karma Nirvana was awarded funds by the Home Office to deliver Roadshows to frontline practitioners. This was a joint effort alongside the Royal College of Obstetricians and Gynaecologists, Royal College of Midwives, NGOs and Barristers.

Karma Nirvana led the consortium with our Executive Director, often spearheading letters to the Health Secretary and Home Secretary to ensure we could pass the legislation to criminalise and protect the vulnerable victims subject to Virginty testing and Hymenoplasty.

Fawziyah Javed

Fawziyah Javed was killed in September 2021 at Arthur's seat in Edinburgh. Fawziyah was a young aspiring solicitor that lived in Leeds. She was recently married and pregnant and went away to Edinburgh. Her husband has been charged with her murder and will stand on trial in March 2023. Karma Nirvana supports the family and the Helpline provides the mother with emotional support.

Significant activities

Definition on Honour Based Abuse

Karma Nirvana successfully received a grant from the Sam and Bella Sebba Charitable Foundation to devise a definition on Honour Based Abuse. However, the current problem is that we don't have a statutory definition on Honour Based Abuse, and there is inconsistent and inadequate data on Honour Based Abuse.

This project has sought to address the issues of definition and data collection that are currently preventing the development of robust and effective statutory intervention for preventing, combatting and eradicating Honour Based Abuse in the UK. The Survivor Ambassador Panel (SAP) of Karma Nirvana, made up of HBA survivors, took part in our workshops. We sought to gain insight into their understanding of Honour Based Abuse and its characteristics, opinions on the current NPCC definition, views on the relationship between HBA and domestic abuse, and ideas of how to best tackle this issue. This feedback informed the development of a survivor-informed national working definition of Honour Based Abuse that reflects lived experience.

Honour Based Abuse Helpline

The Helpline offers essential support to victims and survivors of Honour Based Abuse, providing comfort and helping equip frontline practitioners. Additionally, the Helpline also works to supply key facts and data to policymakers, all of which helps to bring about meaningful, positive change for those affected.

Case Study - Sasha

'Sasha, a 21-year-old British African woman, called the helpline as she was experiencing Honour Based Abuse from her parents. Sasha's parents were putting enormous pressure on her to live under their strict rules leaving her feeling increasingly isolated. The constant arguments were badly affecting her mental health.

She had spent sometime abroad with family members, but was at risk of being forced into marriage. After authorities in the UK were notified, Sasha returned to the UK and she went back to the family home. Sasha also had a boyfriend who her family did not approve. Consequently, she didn't want to be put at risk of being forced into a marriage again when she and her family return abroad later in the year.

Sasha wanted some support and guidance about how she could stay with her boyfriend and leave her family home without her family knowing where she was moving too. We talked about refuge and how we can help her access a place to stay to keep safe in the short-term. We discussed the 'spoon in the underwear trick' if she were to go abroad, including a safety plan and who she could inform if she was leaving the country. Sasha was reassured that she had options and would be back in touch once she had had time to consider her next steps.

Helpline Highlights

Helpline contacts – **10,948**

We supported **2,289** victim and survivors

1,950 females and **209** males were supported

The helpline spent **1,358** hours supporting callers

1,108 cases came from professionals helping victims

266 cases were facing the threat of forced marriage

228 victims were foreign nationals and some with unsecure immigration

197 children were supported, with the youngest being **2 years old**.

Average incoming call was **14** minutes

Helpline Testimonials

"I am a professional and called the Helpline for advice. The information provided has been invaluable, and will also increase my professional learning. The knowledge of the call handler was vast, and they were able to provide all the information I needed plus additional options. I cannot express how grateful I am for the time spent talking through the options for my client."

"Excellent service. Provided me use very useful key information around legal services and support for my client. Very knowledgeable and friendly. Gave me additional information to support other survivors. Would be great if Karma Nirvana could find additional funding for specialist counselling around forced marriage and honour based abuse."

I spoke to Pearl who was really helpful, non-judgemental and gave great guidance. I definitely feel more at ease and confident about which direction to go in now.

I am so grateful to be free from the abuse I was going through. He pleaded guilty and is not allowed anywhere near me."

Fundraising

We are thankful for our generous and valued donors who continue to support the vital projects we deliver to victims and survivors. Over the year, we have received support from many donors that helped us with our annual Day of Memory campaign and fundraising for Karma Nirvana.

Financial Review

The Balance Sheet indicates that on 31 March 2022, the charity's net assets were £527,583 (2021: £499,610). The income from grants was £415,689, slightly lower than the previous year's figure (2021: £530,857). Income from charitable activities generated £70,602 (2021: £41,386), which has increased. However, overall income has decreased to £511,169, due to the previous financial year receiving more grant funding due to the COVID-19 pandemic.

Reserves Policy

As of 31 March 2022, the amount of reserves in the charity's unrestricted funds amounted to £459,025 (2021: £403,357). This equates to approximately eleven months of running costs. These unrestricted funds disbursement will be decided at the board level working with the senior leadership team. It can be used towards designated funds that meet the organisation's aims and objectives or continue to protect the charity's future operations for any funding shortfalls. The trustees have considered the level of free reserves to be held for the prudent management of Karma Nirvana's commitments and contingencies. It relies on trading & fundraising income, including unpredictable income, to meet its obligations. For this reason, it is felt appropriate that reserves should be held to provide for planned commitments. The charity is fully committed to spending any surplus reserves promptly and appropriately.

Plans for the future

Our future plans include continuing to meet the demand on our Helpline and adapt to the changes around victim and survivors will face. We plan to address the needs of our Helpline and continue recruiting and training our staff to ensure the Helpline is uninterrupted in its goal in supporting victims and survivors.

This Spring, we will be running a series of free roadshows to professional to advocate for the upcoming law change on banning virginity testing and hymenoplasty. This will be working with our campaign partners to produce a YouTube informative video¹ with a panel of experts to take and questions and answers. We continue to lobby to raise the marriage age and are dedicated to ensure this will be successful.

This year's assessment demonstrated that our training branch is becoming more effective. We are proactively developing awareness to empower professionals that assist victims and survivors with the knowledge and assurance they need.

¹ [Tackling Virginity Testing Myths](#)

Statement of trustee's responsibilities

The Board of Trustees are responsible for preparing the Board of Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales and Scotland requires the Board of Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Board of Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charity will continue in operation.

The Board of Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the charity's assets and hence for taking reasonable steps to prevent and detect fraud and other irregularities.

The Board of Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 23 January 2023 and signed on their behalf by

Jasbir Johal
Chairperson

I report on the accounts for the year ended 31 March 2022 set out on pages 16 to 22.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales (ICAEW).

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below

Independent examiner's statement

In connection with my examination, no matters have come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Vivek Kapoor

Ferguson Maidment & Co

KARMA NIRVANA
 STATEMENT OF FINANCIAL ACTIVITIES
 FOR THE YEAR ENDED 31 MARCH 2022

KARMA NIRVANA

Statement of Financial Activities for the year ended 31 March 2022

	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Opening balances		403,357	96,253	499,610	302,370
Income					
Grants	3	70,823	344,867	415,689	530,857
Donations		23,751	-	23,751	69,420
Training income & Charitable Activities		70,602	-	70,602	41,386
Bank interest		38	-	38	160
Gift aid		1,089	-	1,089	1,000
Total Income		166,303	344,867	511,169	642,823
Expenditure					
Staff costs & NIC		73,277	310,308	383,585	356,079
Trustee's expenses		67	-	67	79
Stationery & Postage		638	388	1,026	1,214
Equipment		1,734	1,487	3,221	9,838
Telephone		340	10,404	10,744	8,552
Rent & Offices costs		4,784	29,093	33,877	37,465
Insurance		-	1,702	1,702	2,565
Computer and website costs		6,977	1,488	8,465	2,739
Printing costs		282	1,780	2,062	66
Subscriptions, Fees & Training Costs		10,718	10,177	20,895	16,205
Fundraising expenditure		2,324	3,529	5,853	1,092
Managing & Administering charity		4,204	1,835	6,039	5,416
Volunteer expenses		505	-	505	2,908
Staff travel and subsistence		4,785	370	5,155	1,365
Total Expenditure		110,635	372,561	483,196	445,583
(Deficit) / Surplus for the year		55,668	(27,695)	27,973	197,240
Closing Balance		459,025	68,559	527,583	499,610

KARMA NIRVANA
BALANCE SHEET AT 31 MARCH 2022

KARMA NIRVANA

Balance Sheet at 31 March 2022

	<i>Note</i>	2022	2021
		£	£
Assets			
Balance at bank		491,439	497,602
Cash in hand		108	108
Debtors - HMRC - GiftAid		251	1,000
Debtors - Others		41,511	900
		<u>533,309</u>	<u>499,610</u>
Liabilities			
Creditors	4	5,726	-
		<u>5,726</u>	<u>-</u>
Net assets			
		<u>527,583</u>	<u>499,610</u>
Represented by:			
Unrestricted funds		459,025	403,357
Restricted funds	5	68,559	96,253
		<u>527,583</u>	<u>499,610</u>

Note 1

Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

Note 2

Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Transition to FRS102

The entity transitioned from previous UK GAAP to FRS 102 as at 1 April 2015. Details of how FRS 102 has affected the reported financial position and financial performance is given in note 6.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

Incoming Resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from charitable activities is recognised when earned.
- income from other sources is recognised when receivable.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Notes to the accounts
For the year ended 31 March 2022

Note 3**Grants**

	Unrestricted	Restricted	Total
	£	£	£
Home Office	-	182,010	182,010
West Yorkshire Combined Authority / MOJ	-	17,343	17,343
Sam and Bella Sebba Charitable Foundation	-	46,748	46,748
Leeds Women Aid	-	14,333	14,333
Henry Smith Charity	-	59,900	59,900
Leeds City Council	16,822	-	16,822
University of Nottingham	-	24,533	24,533
Esmee Fairbairn Foundation	54,000	-	54,000
	<u>70,822</u>	<u>344,867</u>	<u>415,689</u>

Note 4**Creditors**

	2022	2021
	£	£
Amounts due to HMRC re PAYE	<u>5,726</u>	<u>-</u>

Note 5**Restricted funds**

	Opening			Closing
	Balance	Income	Expenditure	Balance
	£	£	£	£
Home Office	-	182,010	(182,010)	-
West Yorkshire Combined Authority / MOJ	-	17,343	(17,343)	-
The National Lottery Community Fund	55,455	-	(55,455)	-
Bridgepoint	17,581	-	(17,581)	-
Sam and Bella Sebba Charitable Foundation	-	46,748	(19,620)	27,128
Leeds Women Aid	-	14,333	(3,857)	10,476
Henry Smith Charity	20,152	59,900	(57,118)	22,934
Safelives	3,065	-	(3,065)	-
University of Nottingham	-	24,533	(16,512)	8,021
	<u>96,253</u>	<u>344,867</u>	<u>(372,561)</u>	<u>68,559</u>

KARMA NIRVANA

England & Wales - Charity number 1089477

Accounts



REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 MARCH 2021
FOR
KARMA NIRVANA

KARMA NIRVANA
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

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KARMA NIRVANA
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report with the charity's financial statements for the year ended 31 March 2021. The financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts under the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

REFERENCE AND ADMINISTRATIVE DETAIL

Registered Charity Number
1089477

Registered office
PO Box 515, Leeds
LS6 9DW

Trustees

Jasbir Johal	(Chairperson)
Nasreen Quayum	(Treasurer)
Jasvinder Glen	

Independent examiner

Ferguson Maidment & Co
167 Fleet Street,
London
EC4A 2EA

Solicitors

Morgan, Lewis & Bockius UK LLP
Condor House, 5-10 St. Paul's Churchyard,
London EC4M 8AL

Trustlaw
30 South Colonnade
London
E14 5EP

Bankers

HSBC
1 St. Peters Street
Derby
DE1 2AE

COMMENCEMENT OF ACTIVITIES

Karma Nirvana was registered as an unincorporated charity on 23 November 2001. Karma Nirvana was founded in 1993 by Jasvinder Sanghera CBE.

The Trustees present their annual report and the financial statements with the independent examiner's report of the charitable organisation from 1 April 2020 to 31 March 2021. The annual report serves the purpose of a trustees' report.

The registered charity supports victims and survivors experiencing Honour Based Abuse and Forced Marriage.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees and organisational structure

Constitution

Karma Nirvana is a registered charity, the work and management of which is overseen by a Board of Trustees. The Trustees who held office during the financial year and at the date of this report are set out on page 3.

Operation of the Board of Trustees

The Board of Trustees meets four times a year to review the organisation's work and services and agree with the charity's strategic goals. The Board also reviews its operation, effectiveness and governance on an annual basis. In addition, trustees meet with the Senior Leadership Team 4 times a year.

Recruitment and appointment of new Trustees

An annual review of the Board of Trustees' recruitment needs is carried out under the leadership of the Chair, including an audit of the current knowledge, experience, skills and abilities, and how they will be affected by any Trustee departures in the future. All potential trustees must provide a CV and two referees to be considered by the Board.

Related Parties

There are no related party relationships and transactions in the financial statements.

Staff management

The Executive Director has overall responsibility for all operational and HR matters and regularly reports directly to the Trustees. The Executive Director is assisted by the Senior Leadership Team consisting of the Operations Manager and Helpline Manager. All HR policy documents and HR advice is outsourced to HR company – Peninsula.

Risk management

The Trustees are informed by the Executive Director and Senior Leadership Team of any risks that concern the charity. These will be reviewed until the risk is mitigated according to the charity's Risk Assessment and Management Policy.

Trustees were satisfied that the organisation's significant risks had been accurately identified in the review and that appropriate systems and procedures for managing those risks were in place. The Risk Register is presented to the entire Board annually or earlier where required, as part of the business planning process and quarterly monitoring by the senior leadership team. In addition, the Executive Director presented the top 5 risks to the charity at each quarterly meeting to mitigate any risks escalating.

Strategic Risks

Lack of prioritisation of Honour Based Abuse

With the threat of COVID-19 throughout the year, there was a possibility of Honour Based Abuse not gaining the prioritisation, which in return would directly impact our services. However, this was mitigated by the continued engagement with central government and sector partners to ensure we were able to raise the concerns of HBA.

Health & Safety

Staff Wellbeing was the utmost priority due to the transition of remote working. Particularly for staff on the Honour Based Abuse helpline, the Senior Leadership Team (SLT) were aware of the impact this would have. To mitigate this, additional welfare checks were put in daily, as well as open communication channels to SLT. In addition, clinical supervision is something we have identified and aiming to adopt in the next financial year.

Financial & IT Risks

Funding

Loss of grant funding could significantly impact service delivery, particularly with the national Helpline. However, the SLT mitigated this, which continued to ensure funds remained to fully cover the strategic and operational activities throughout the financial year.

Information Security

The nature of our work, we hold sensitive data from our Helpline, which creates the risk of a personal data breach. This is mitigated by any sensitive data is monitored 365 days of the year and a rigorous security audit is performed periodically by an independent company. In addition, our information is password-protected, and we use HTTPS and AES256 encryption.

Effective management measures and controls have been put in place by the Trustees, including:

- Appropriate insurance measures, such as public liability, employer liability.
- Financial and management information and control procedures, including regular business planning and quality assurance processes and reviews.
- The implementation of strategies and plans to implement business objectives to mitigate or avoid these risks.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Karma Nirvana shall aim to promote understanding of the risks faced by all victims, adults and children, experiencing, surviving or exposed to Honour Based Abuse (HBA) and Forced Marriage (FM).

Our Vision

Ending Honour Based Abuse in the UK

Our Mission

Karma Nirvana supports, educates and empowers all those impacted by Honour Based Abuse and Forced Marriage in the UK, whatever gender, religion or background.

Our Approach

We support **victims and survivors** of Honour Based Abuse by providing specialist support and **guidance via our national helpline** and support services.

We support **frontline practitioners and professionals**, by training and working with police forces, social services, local authorities and schools to improve practice response.

We **campaign** for change, working with parliamentarians and policymakers to **improve policies and practice responses** to help bring an End to Honour Based Abuse.

ACHIEVEMENT AND PERFORMANCE

Public Benefit

The Trustees have referred to the Charity Commission's guidance on Public Benefit when reviewing the charity's aims and objectives and planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives.

How our activities deliver public benefit

We align our objectives around crucial stakeholder groups which shape the activities and projects we run. For example, victims, survivors, professional agencies, policymakers, and the community are all areas linked to our actions.

During the pandemic, Karma Nirvana remained the centre of support for victims and survivors, aligning close working partnerships with central government and other sector agencies. For example, collaborative working was created with the NHS, providing communication support to the Home Office during media campaigns and improved data sharing with various stakeholders.

Honour Based Abuse Helpline

The Helpline provides a free service to all victims and survivors of Honour Based Abuse. The Helpline is also for professionals supporting a victim or survivor of Honour Based Abuse. Third parties such as friends, family, and employers can also use the service. In 2020/21, the Helpline supported 2,584 victims and survivors experiencing Honour Based Abuse, Forced Marriage and Domestic Abuse.

COVID-19 had a significant impact on victim and survivor experiences due to the fear of contracting COVID-19 and being from a BAME background. However, despite the challenges many organisations face in meeting demand, the Helpline did remain resilient throughout the pandemic. In addition, it supported the wider sector to ensure victims and survivors had a pathway of support.

Day of Memory

The sixth Day of Memory was held online to the pandemic. However, this did not compromise the level of coverage and passion normally seen at these events. Speakers included survivors of those lost to honour killings, retired police officers who worked on high profile cases, and experts in the field of Honour Based Abuse, including our founder Jasvinder Sanghera CBE. The four-hour event reached over 800 people to raise awareness of Honour Based Abuse and remembering those victims.

Welsh Virtual Roadshows

In partnership with the Welsh Government, Karma Nirvana provided 20 free virtual Roadshows to professionals working within Wales. The overarching aim of the conferences is to improve multi-agency awareness and responses to Honour Based Abuse through providing and broadening 'safer spaces' for victims and survivors to speak and confidently make disclosures. Feedback following the roadshows was highly positive, with many practitioners reporting they would change their working practice following the sessions to better support victims and survivors of Honour Based Abuse. 657 professionals were trained across Wales attending these Roadshows, supported by our Survivor Ambassador Panel.

Child Marriage Campaign

We are members and UK co-chairs of the [Girls Not Brides](#) global partnership to End Child Marriage. We envision a world where girls are not denied an education or deprived of their fundamental rights due to child marriage.

We are calling on members of parliament to support the Private Members Marriage and Civil Partnership (Minimum Age) Bill. Bypassing the Marriage and Civil Partnership (Minimum Age) Bill, this loophole will be closed, and child marriage will no longer be legally recognised. This will also be extended to children who have been subjected to

a religious or cultural marriage, which is no less harmful than a legally registered marriage at 16 or 17.

End Virginity Testing and Hymenoplasty

We recognise virginity testing and hymen repair as forms of Violence Against Women and Girls, which is both a cause and consequence of gender inequality. In the last two years, disclosures relating to virginity testing and hymen repair surgery have increased to our national Honour Based Abuse helpline. Between 2020 and 2021, our national Helpline supported 41 women and girls, where 'sex before marriage' / not being a 'virgin' was recognised as the motive for abuse from perpetrators.

It is time to ban the invasive sexist practice of testing a girl or woman's virginity, and to shut down the virginity myth once and for all. As part of this campaign and improving law and policy in this area, we are keen to break the myths that perpetuate harmful ideologies on virginity and the hymen. In partnership with Dr Charlotte Proudman, we have drafted new legislation on banning virginity testing and hymenoplasty. We are currently working alongside Richard Holden MP and the Department for Health and Social Care to support our call for legislative protection for women and girls.

Significant activities

The Helpline plays a crucial role in informing policymakers and agencies on the prevalence of Honour Based Abuse, which is massively under-reported across all sectors. As well as supporting victims and survivors, the helpline data is linked across many stakeholder groups, locally and nationally, to ensure data on Honour Based Abuse is reported. The Data and Case Analyst role enables this and for the helpline data to reach as far and wide as possible.

Case Studies

Shah had a disability and was subject to Honour Based Abuse by his family. There was growing pressure as he was reaching the age of 25 to get married. Still living with his family he wanted to leave but the barrier of shame, possibly not seeing his family again and his disability made it harder for him to leave.

Over the span of a month's regular support the helpline were able to gain his trust and provide the appropriate support to make him understand what HBA is and providing him with a range of options if he wanted to leave. Commenting *'he wasn't sure if there was any help for men like him who were disabled, the helpline have been a lifeline and provided him with far greater support than any other public service.'*

Shah is now in a supported living accommodation and living a life away from the abuse he was experiencing. He states *'life can be difficult without my family, as I still love them but I won't allow them to treat me this way and ruin two people's live through a forced marriage.'*

Helpline Highlights

- Helpline contacts – 14,251 an increase of 65% from last year
- We supported 2,584 victim and survivors, an increase of 17% from last year
- 1,970 females and 211 males were supported
- 1,108 cases came from professionals helping victims, an increase of 6% from last year
- 557 known British Nationals received helpline support
- 541 cases had experienced or were facing the threat of a forced marriage
- 442 cases were for adults aged 18-25, the highest of all age groups
- 146 children were supported, with the youngest being 7 years old.
- The helpline spent 2000 hours supporting contacts on the helpline
- The average call was 12 minutes
- 253 victims were foreign nationals and some with unsecure immigration

Helpline Testimonials

"Even during the Pandemic, the quality of support did not change!"

"I'm an IDVA and called for a lady I am working with who is subject to Honour Based Abuse. The call handlers were very knowledgeable and made the options available to her clear. I was impressed and would recommend for knowledge and expertise."

"I contacted you a few months ago regarding my situation at the time. Since that last conversation I arrived safely and discreetly in a women's refuge , thank you for giving me the contact details of this refuge, although it was difficult at first I feel really lucky to have been in this refuge as they really supported me and got me through.

I am now living safely in a place of my own where I am free from any abuse and control. This is my fresh start and I want to thank you all for being there for me, as without your help and support, I probably would still be trapped living in the toxic cycle of abuse that I had become accustomed to. But not anymore as I broke that cycle thanks to your support

I am now in a much better space mentally, emotionally and physically. I still have lot of work to do in terms of the after affects of trauma etc but overall I feel relieved , freedom and happiness for the very first time!

Thank you for all your help and support and all the great work you do, you really are a life line for abused women. I will always be thankful and appreciate everything."

Fundraising

We are thankful for our generous and valued donors who continue to support the vital projects we deliver to victims and survivors. Over the year, we have received support from many donors that helped us with our annual Day of Memory campaign and fundraising for Karma Nirvana.

Financial Review

The Balance Sheet indicates that on 31 March 2021, the charity's net assets were £499,610 (2020: £302,370). The income from grants was £530,857, increasing from the previous year's figure (2020: £339,509). Donations to the organisation increased to £69,420 (2020: £18,377), partly due to receipt of a legacy and two corporate donations. Overall income has increased to £624,823 (2020: £404,883) due to the heightened resources required over the pandemic with all business activities remaining open.

Reserves Policy

As of 31 March 2021, the amount of reserves in the charity's unrestricted funds amounted to £356,934 (2020: £302,370). This equates to approximately 9.5 months of running costs. These unrestricted funds disbursements will be decided at the board level with the Senior Leadership Team. Decisions can be made to elect funds towards designated funds that meet the organisation's aims and objectives or continue to protect future operations of the charity for any shortfalls in funding. The trustees have considered the level of free reserves to be held for the prudent management of Karma Nirvana's commitments and contingencies. With long-term funding still yet to be decided for the Helpline, reserves should be held aside for this particular business activity. The charity is fully committed to spending any surplus reserves in a timely and appropriate way.

Plans for the future

The Helpline will be the funding priority going into the next financial year, mainly funded by the Home Office and have supported the Helpline for the past six years. We will be working alongside the other VAWG helpline charities to ascertain a long-term multi-annual grant.

Despite concerns of COVID-19 and how it would impact our services and finances, fortunately, working with many grant providers, we received the support to ensure services were not impacted, business overheads were met, and grants were provided to buy the additional equipment for staff to work safely remotely. The plans for the future are to seek continuation of any emergency grants to ensure the shortfall does not grow and reserves remain prudent and safe.

Virtual training enables the charity to continue its work to raise awareness on Honour Based Abuse and create a credible income stream for the organisation. The work is pivotal and key to the subsequent three-year strategy work, so providing various training will benefit the organisation and professionals.

Statement of trustee's responsibilities

The Board of Trustees are responsible for preparing the Board of Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales and Scotland requires the Board of Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Board of Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charity will continue in operation.

The Board of Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 26 January 2022 and signed on their behalf by



Jasbir Johal
Chairperson

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KARMA NIRVANA

I report on the accounts for the year ended 31 March 2021 set out on pages 13 to 16.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Charities Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales (ICAEW). The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters.

In connection with my examination, no matters have come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' which is not a matter considered as part of an independent examination.

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

Vivek Kapoor
Partner, Ferguson Maidment & Co

KARMA NIRVANA
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Opening balances		302,370	-	302,370	342,622
Income					
Grants	3	80,000	450,857	530,857	339,509
Donations		69,420	-	69,420	18,377
Training income & Charitable Activities		25,674	15,712	41,386	43,993
Bank interest		160	-	160	448
Gift aid		1,000	-	1,000	2,556
Total Income		176,254	466,569	642,823	404,883
Expenditure					
Staff costs & NIC		48,284	307,795	356,079	327,956
Equipment		63	9,775	9,838	6,883
Rent & Offices costs		3,151	34,314	37,465	39,409
Insurance		2,565	-	2,565	1,444
Telephone		785	7,767	8,552	8,778
Computer and website costs		2,503	236	2,739	2,628
Printing costs		66	-	66	9,831
Fundraising expenditure		492	600	1,092	1,255
Managing & Administering charity		1,925	3,491	5,416	5,963
Stationery & Postage		857	357	1,214	1,243
Subscriptions, Fees & Training Costs		12,677	3,528	16,205	15,824
Volunteer expenses		643	2,265	2,908	4,371
Trustee's expenses		79	-	79	1,130
Staff travel and subsistence		1,177	188	1,365	18,420
Total Expenditure		75,267	370,316	445,583	445,135
(Deficit) / Surplus for the year		100,987	96,253	197,240	(40,252)
Closing Balance		403,357	96,253	499,610	302,370

KARMA NIRVANA
BALANCE SHEET AT 31 MARCH 2021

	<i>Note</i>	2021	2020
		£	£
Assets			
Balance at bank		497,602	305,889
Cash in hand		108	108
Debtors - HMRC - GiftAid		1,000	2,556
Debtors - Others		900	1,040
		<u>499,610</u>	<u>309,593</u>
Liabilities			
Creditors	4	-	7,223
		<u>-</u>	<u>7,223</u>
Net assets		<u><u>499,610</u></u>	<u><u>302,370</u></u>
Represented by:			
Unrestricted funds		403,357	302,370
Restricted funds	5	96,253	-
		<u>499,610</u>	<u>302,370</u>

Note 1

Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

Note 2

Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Transition to FRS102

The entity transitioned from previous UK GAAP to FRS 102 as at 1 April 2015. Details of how FRS 102 has affected the reported financial position and financial performance is given in note 6.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

Incoming Resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from charitable activities is recognised when earned.
- income from other sources is recognised when receivable.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

KARMA NIRVANA
NOTES TO THE ACCOUNTS AT 31 MARCH 2021

Note 3

Grants

	Unrestricted £	Restricted £	Total £
Home Office	-	218,605	218,605
West Yorkshire Police Crime Commissioner	-	21,902	21,902
The National Lottery Community Fund	-	144,600	144,600
Bridgepoint	-	30,750	30,750
Henry Smith Charity	-	30,000	30,000
Leeds City Council	20,000	-	20,000
Safelives	-	5,000	5,000
Esmee Fairbairn Foundation	60,000	-	60,000
	80,000	450,857	530,857

Note 4

Creditors

	2021 £	2020 £
Amounts due to HMRC re PAYE	-	7,223

Note 5

Restricted funds

	Opening Balance £	Income £	Expenditure £	Closing Balance £
Home Office	-	218,605	(218,605)	-
West Yorkshire Police Crime Commissioner	-	21,902	(21,902)	-
The National Lottery Community Fund	-	144,600	(89,145)	55,455
Bridgepoint	-	30,750	(13,169)	17,581
Henry Smith Charity	-	30,000	(9,848)	20,152
Welsh Government - Roadshow training	-	15,712	(15,712)	-
Safelives	-	5,000	(1,935)	3,065
	-	466,569	(370,316)	96,253

KARMA NIRVANA

Charity Number 1089477

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021



Ferguson Maidment & Co



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
KARMA NIRVANA

On accounts for the year
ended

31 March 2021

Charity no
(if any)

1089477

Set out on pages

3 - 6

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 March 2021**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales (ICAEW).

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

26/01/2022

Name:

Vivek Kapoor

Relevant professional qualification(s) or body (if any):

The Institute of Chartered Accountants in England and Wales (ICAEW).

Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

--

KARMA NIRVANA

Statement of Financial Activities for the year ended 31 March 2021

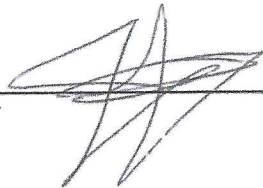
	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Opening balances		302,370	-	302,370	342,622
Income					
Grants	3	80,000	450,857	530,857	339,509
Donations		69,420	-	69,420	18,377
Training income & Charitable Activities		25,674	15,712	41,386	43,993
Bank interest		160	-	160	448
Gift aid		1,000	-	1,000	2,556
Total Income		176,254	466,569	642,823	404,883
Expenditure					
Staff costs & NIC		48,284	307,795	356,079	327,956
Trustee's expenses		79	-	79	1,130
Stationery & Postage		857	357	1,214	1,243
Equipment		63	9,775	9,838	6,883
Telephone		785	7,767	8,552	8,778
Rent & Offices costs		3,151	34,314	37,465	39,409
Insurance		2,565	-	2,565	1,444
Computer and website costs		2,503	236	2,739	2,628
Printing costs		66	-	66	9,831
Subscriptions, Fees & Training Costs		12,677	3,528	16,205	15,824
Fundraising expenditure		492	600	1,092	1,255
Managing & Administering charity		1,925	3,491	5,416	5,963
Volunteer expenses		643	2,265	2,908	4,371
Staff travel and subsistence		1,177	188	1,365	18,420
Total Expenditure		75,267	370,316	445,583	445,135
(Deficit) / Surplus for the year		100,987	96,253	197,240	(40,252)
Closing Balance		403,357	96,253	499,610	302,370

KARMA NIRVANA

Balance Sheet at 31 March 2021

	<i>Note</i>	2021	2020
		£	£
Assets			
Balance at bank		497,602	305,889
Cash in hand		108	108
Debtors - HMRC - GiftAid		1,000	2,556
Debtors - Others		900	1,040
		499,610	309,593
Liabilities			
Creditors	4	-	7,223
		-	7,223
Net assets		499,610	302,370
Represented by:			
Unrestricted funds		403,357	302,370
Restricted funds	5	96,253	-
		499,610	302,370

These financial statements were approved by the Trustees and authorised for issue and are signed on their behalf by:

Chair 

26/01/22
Date

Treasurer Nasiruddinayum.

26/01/22
Date

KARMA NIRVANA

Notes to the accounts For the year ended 31 March 2021

Note 1

Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

Note 2

Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

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

Incoming Resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from charitable activities is recognised when earned.
- income from other sources is recognised when receivable.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

KARMA NIRVANA

Notes to the accounts For the year ended 31 March 2021

Note 3

Grants

	Unrestricted £	Restricted £	Total £
Home Office	-	218,605	218,605
West Yorkshire Police Crime Commissioner	-	21,902	21,902
The National Lottery Community Fund	-	144,600	144,600
Bridgepoint	-	30,750	30,750
Henry Smith Charity	-	30,000	30,000
Leeds City Council	20,000	-	20,000
Safelives	-	5,000	5,000
Esmee Fairbairn Foundation	60,000	-	60,000
	<u>80,000</u>	<u>450,857</u>	<u>530,857</u>

Note 4

Creditors

	2021 £	2020 £
Amounts due to HMRC re PAYE	-	<u>7,223</u>

Note 5

Restricted funds

	Opening Balance £	Income £	Expenditure £	Closing Balance £
Home Office	-	218,605	(218,605)	-
West Yorkshire Police Crime Commissioner	-	21,902	(21,902)	-
The National Lottery Community Fund	-	144,600	(89,145)	55,455
Bridgepoint	-	30,750	(13,169)	17,581
Henry Smith Charity	-	30,000	(9,848)	20,152
Welsh Government - Roadshow training	-	15,712	(15,712)	-
Safelives	-	5,000	(1,935)	3,065
	-	<u>466,569</u>	<u>(370,316)</u>	<u>96,253</u>

KARMA NIRVANA

Charity Number 1089477

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021



Ferguson Maidment & Co



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
KARMA NIRVANA

On accounts for the year
ended

31 March 2021

Charity no
(if any)

1089477

Set out on pages

3 - 6

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 March 2021**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales (ICAEW).

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

26/01/2022

Name:

Vivek Kapoor

Relevant professional qualification(s) or body (if any):

The Institute of Chartered Accountants in England and Wales (ICAEW).

Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

--

KARMA NIRVANA

Statement of Financial Activities for the year ended 31 March 2021

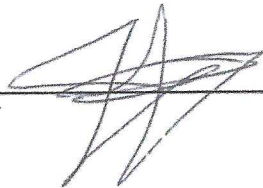
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Total Income		<u>176,254</u>	<u>466,569</u>	<u>642,823</u>	<u>404,883</u>
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Staff costs & NIC		48,284	307,795	356,079	327,956
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Total Expenditure		<u>75,267</u>	<u>370,316</u>	<u>445,583</u>	<u>445,135</u>
(Deficit) / Surplus for the year		<u>100,987</u>	<u>96,253</u>	<u>197,240</u>	<u>(40,252)</u>
Closing Balance		<u>403,357</u>	<u>96,253</u>	<u>499,610</u>	<u>302,370</u>

KARMA NIRVANA

Balance Sheet at 31 March 2021

	<i>Note</i>	2021	2020
		£	£
Assets			
Balance at bank		497,602	305,889
Cash in hand		108	108
Debtors - HMRC - GiftAid		1,000	2,556
Debtors - Others		900	1,040
		499,610	309,593
Liabilities			
Creditors	4	-	7,223
		-	7,223
Net assets		499,610	302,370
Represented by:			
Unrestricted funds		403,357	302,370
Restricted funds	5	96,253	-
		499,610	302,370

These financial statements were approved by the Trustees and authorised for issue and are signed on their behalf by:

Chair 

26/01/22
Date

Treasurer Nasiruddinayum.

26/01/22
Date

KARMA NIRVANA

Notes to the accounts For the year ended 31 March 2021

Note 1

Statement of Compliance

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Note 2

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KARMA NIRVANA

Notes to the accounts For the year ended 31 March 2021

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	Unrestricted £	Restricted £	Total £
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Bridgepoint	-	30,750	30,750
Henry Smith Charity	-	30,000	30,000
Leeds City Council	20,000	-	20,000
Safelives	-	5,000	5,000
Esmee Fairbairn Foundation	60,000	-	60,000
	<u>80,000</u>	<u>450,857</u>	<u>530,857</u>

Note 4

Creditors

	2021 £	2020 £
Amounts due to HMRC re PAYE	-	<u>7,223</u>

Note 5

Restricted funds

	Opening Balance £	Income £	Expenditure £	Closing Balance £
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Welsh Government - Roadshow training	-	15,712	(15,712)	-
Safelives	-	5,000	(1,935)	3,065
	-	<u>466,569</u>	<u>(370,316)</u>	<u>96,253</u>