



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**

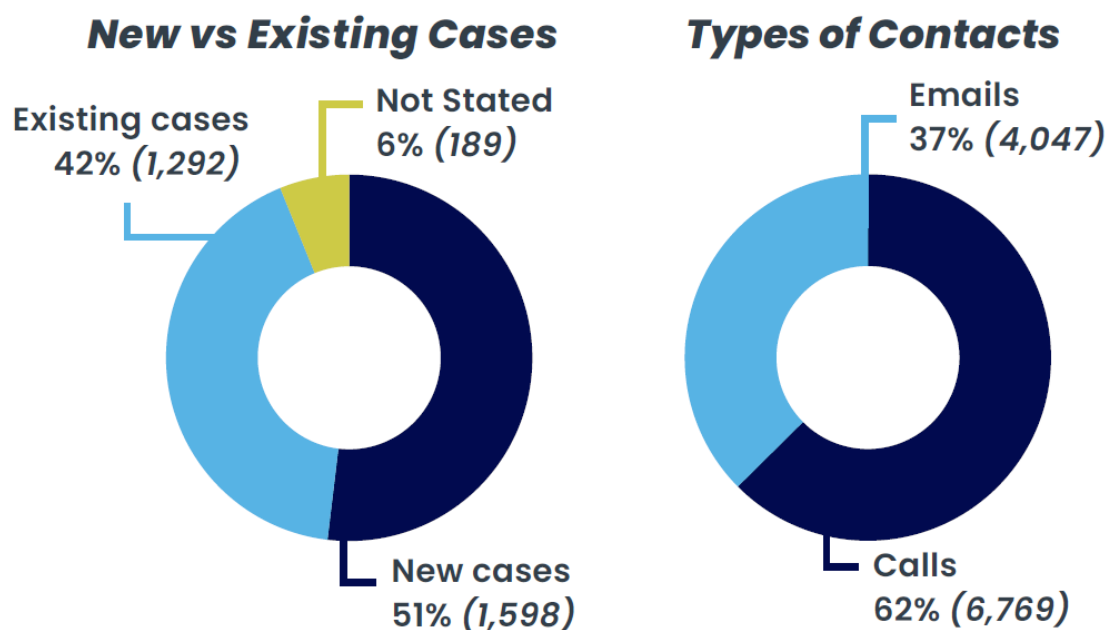
The Trustees have referred to the Charity Commission's guidance on Public Benefit when reviewing the aims and objectives of the charity and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives.

#### **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."*

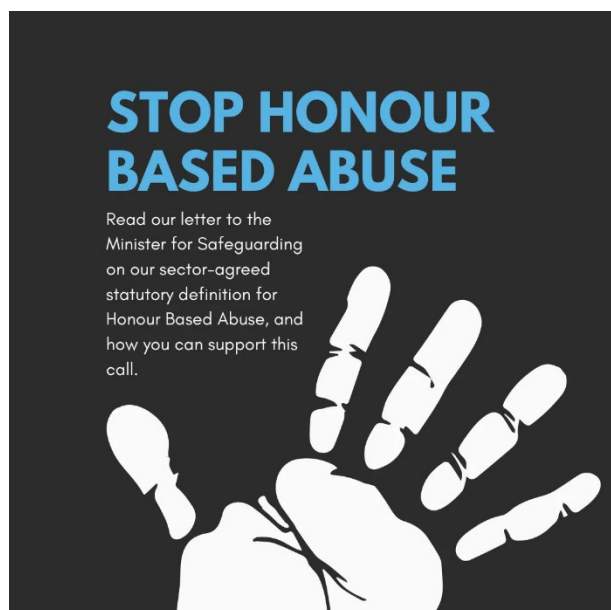
The helpline continues to support a wide range of people in need across the UK:

- 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
<b>Income</b>					
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
<b>Total Income</b>		<b>159,158</b>	<b>378,794</b>	<b>537,952</b>	<b>487,235</b>
<b>Expenditure</b>					
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	-
<b>Total Expenditure</b>		<b>171,688</b>	<b>368,346</b>	<b>540,034</b>	<b>546,708</b>
<b>(Deficit) / Surplus for the year</b>		<b>(12,530)</b>	<b>10,448</b>	<b>(2,082)</b>	<b>(59,473)</b>
<b>Closing Balance</b>		<b>331,385</b>	<b>34,000</b>	<b>365,385</b>	<b>367,467</b>

# KARMA NIRVANA

## Balance Sheet at 31 March 2025

	<i>Note</i>	2025	2024
		£	£
<b>Assets</b>			
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>
<b>Liabilities</b>			
Creditors	4	20,109	18,733
		<u>20,109</u>	<u>18,733</u>
<b>Net assets</b>		<u>365,385</u>	<u>367,467</u>
<b>Represented by:</b>			
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 £
<b>Opening balances</b>		343,915	23,552	<b>367,467</b>	<b>426,940</b>
<b>Income</b>					
Grants	<b>3</b>	70,000	364,044	<b>434,044</b>	<b>380,036</b>
Donations		22,919	-	<b>22,919</b>	<b>39,053</b>
Training income & Charitable Activities		59,304	14,750	<b>74,054</b>	<b>59,953</b>
Bank interest		5,918	-	<b>5,918</b>	<b>6,489</b>
Gift aid		1,017	-	<b>1,017</b>	<b>1,704</b>
<b>Total Income</b>		<b>159,158</b>	<b>378,794</b>	<b>537,952</b>	<b>487,235</b>
<b>Expenditure</b>					
Staff costs & NIC		89,200	284,409	<b>373,609</b>	<b>401,296</b>
Rent & Offices costs		20,109	32,815	<b>52,924</b>	<b>36,983</b>
Stationery & Postage		1,140	3,300	<b>4,440</b>	<b>1,515</b>
Equipment		2,889	1,377	<b>4,266</b>	<b>3,077</b>
Telephone		21	15,762	<b>15,783</b>	<b>14,735</b>
Insurance		3,443	1,132	<b>4,575</b>	<b>2,355</b>
Computer and website costs		1,955	764	<b>2,719</b>	<b>3,414</b>
Printing costs		1,208	2,674	<b>3,882</b>	<b>8,245</b>
Subscriptions, Fees & Training Costs		20,457	9,228	<b>29,685</b>	<b>25,738</b>
Fundraising expenditure		5,447	14,750	<b>20,197</b>	<b>22,065</b>
Managing & Administering charity		5,521	546	<b>6,067</b>	<b>5,671</b>
Volunteer expenses		4,271	400	<b>4,671</b>	<b>5,649</b>
Staff travel and expenses		15,902	1,189	<b>17,091</b>	<b>15,965</b>
Trustee's expenses		125	-	<b>125</b>	<b>-</b>
<b>Total Expenditure</b>		<b>171,688</b>	<b>368,346</b>	<b>540,034</b>	<b>546,708</b>
<b>(Deficit) / Surplus for the year</b>		<b>(12,530)</b>	<b>10,448</b>	<b>(2,082)</b>	<b>(59,473)</b>
<b>Closing Balance</b>		<b>331,385</b>	<b>34,000</b>	<b>365,385</b>	<b>367,467</b>




# KARMA NIRVANA

## Balance Sheet at 31 March 2025

	<i>Note</i>	2025	2024
		£	£
<b>Assets</b>			
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>
<b>Liabilities</b>			
Creditors	4	20,109	18,733
		<u>20,109</u>	<u>18,733</u>
<b>Net assets</b>		<u>365,385</u>	<u>367,467</u>
<b>Represented by:</b>			
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

Nasreen Aliyev  
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
	<b>70,000</b>	<b>364,044</b>	<b>434,044</b>

### Note 4

#### Creditors

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

### 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)	-
	<b>23,552</b>	<b>378,794</b>	<b>(368,346)</b>	<b>34,000</b>



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.**