HUMRAAZ

England & Wales · Charity number 1109315

Details

Status	Registered
Legal form	Trust
Registered	2005-05-04
Register	View on the Charity Commission register

Contact

Address	Po Box 427 Blackburn BB1 5WQ
Phone	01254695800
Email	info@humraaz.org.uk
Website	https://humraaz.co.uk/

Activities

Objects: TO PRIMARILY BUT NOT EXCLUSIVELY ASSIST IN THE RELIEF OF WOMEN AND THEIR CHILDREN FROM BLACK AND MINORITY ETHNIC GROUPS WHO HAVE OR ARE SUFFERING OR WHO ARE AT RISK OF SUFFERING DOMESTIC VIOLENCE AND FORCED MARRIAGE THROUGH THE PROVISION OF SUPPORT, EDUCATION, ADVICE AND ACCOMMODATION AND BY SUCH OTHER CHARITABLE MEANS AS THE EXECUTIVE COMMITTEE THINK FIT WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE.

Activities: Individual Support, Key workers, Bi Lingual Staff (Urdu,Punjabi,Gujerati,Hindi English; Advice and Guidance; interpreting & support; Supported access to legal counsel (immigration and domestic); Shopping/housekeeping/managing money/life skills; Advocacy; Education opportunities for adults and children, in house parenting classes and advice, Educational Groupwork

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** People Of A Particular Ethnic Or Racial Origin

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Geography

- **Area of benefit:** NOT DEFINED, IN PRACTICE LANCASHIRE
- Blackburn With Darwen

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£491,290	£388,937	-	-
2024-03-31	£533,535	£376,312	£1,126,183	11
2023-03-31	£706,315	£365,324	£968,960	11
2022-03-31	£470,727	£304,507	-	-
2021-03-31	£430,456	£321,482	-	-

Trustees

Name	Role	Appointed
Jasmine Mohammad	Chair	2022-08-23
Ankita Mishra		2021-09-23
MUSTARY PARKAR		2013-04-15
Samina Hussain		2022-10-09
Shakeela Yaqub		2025-04-09

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HUMRAAZ

England & Wales - Charity number 1109315

Accounts

Charity number: 1109315

HUMRAAZ

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

HUMRAAZ

CONTENTS

	Page
Reference and administrative details of the charity, its trustees and advisers	1
Trustees' report	2 - 7
Independent examiner's report	8 - 9
Statement of financial activities	10
Balance sheet	11
Statement of cash flows	12
Notes to the financial statements	13 - 25

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2025

Trustees

Jasmine Mohammed
Ankita Mishra
Mustary Parkar
Samina Hussain
Shakeela Yaqub

Charity registered number

1109315

Principal office

PO Box 427, Lancashire, BB1 5BN

Accountants

CW Accountants Limited, Boulevard Centre, 45 Railway Road, Blackburn, Lancashire, BB1 1EZ

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report together with the financial statements of Humraaz (the Charity) for the year ended 31 March 2025. The Trustee confirm that the annual report and financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Humraaz is a specialist "by and for" service promoting the importance and virtues of specialist support for Black & Minoritised Ethnic (BME) women. Humraaz primarily receives high volumes of referrals from women and families who are unable to access public funds, have insecure immigration status and seeking refuge. Additionally, the importance of support for women in the community and their involvement in shaping the service. We also strive to evolve as a charity by encouraging women in the community to get involved in initiatives.

Objectives and Activities

a. POLICIES AND OBJECTIVES

The objectives of the Charity are primarily but not exclusively to assist in the relief of women and their children from BME groups who have suffered or are suffering or are at risk of suffering, domestic violence and forced marriage, through the provision of support, education, advice, and accommodation and by such other charitable means as the Executive Committee think fit with the object of improving their conditions of life.

b. ACTIVITIES FOR ACHIEVING OBJECTIVES

Throughout 2024/25 Humraaz continued to offer quality services and trauma informed intervention to vulnerable women and their children which were personalised to their individual requirements. Many of these women do not speak English and our team of bilingual project workers and support staff provide one-to-one support daily. Most of the women we support have No Recourse to Public Funds (NRPF) and require specialist immigration assistance. We are therefore supporting some of the most vulnerable women in the country. The intense practical support they receive enables them to move on from abuse and fear to safety and independence. Humraaz ensured a space was allowed for BME women in the community to expand skills, reduce isolation and have a safe place to belong by means of workshops, social groups and learning activities. Trained staff are available to ensure service delivery is met.

Partnership working

- Local Statutory Agencies – prominent presence with Police, Social Services, local Council Emergency Services
- Northern Consortium – continuation of network and sharing expertise.
- Imkaan - policy review, membership participation, networking, and training.
- Women's Aid - support, standards, policy, impact, and guidance.
- Idle Women - collaborative working with staff and outreach clients.
- Community Organisations in locality - networking at events.
- Humraaz engaged in promoting and advocating for itself at community events held at local venues focused on Health, Family, and well-being.
- Ongoing network and sharing with RESIST led by BME group of the Violence Against Women & Girls (VAWG) sector.

IT

Confidentiality and IT security continue to remain high on the agenda. All data is kept on the central server and backed up daily for additional security, this is a much-improved system than the shared server previously used. IT service provision was reviewed and resourced to Convene IT.

Staffing

The CEO continued to work on raising the profile of the service, meeting commissioners, partners, and stakeholders. Regular six weekly board meetings address operational and strategic actions. Staff changes in this financial year meant that the service had to consider replacement resources for Support Worker, Project Worker, Sexual Violence Advocate, (SVA) Independent Domestic Violence Advocate (IDVA), and Refuge Manager. Recruitment of IDVA commenced at the end of the financial year with a view to employing IDVA imminently. Current staff secured the role of Assistant Project Worker at refuge and the Refuge Manager responsibilities were absorbed by the CEO.
All staff embarked on team building and skill development with Stimulus Limited.
Volunteers for community activities and learning workshops have been supported.

Premises and facilities
The Trustees and Management have ensured that all properties meet standards required by legislation and that the overall standard of décor and furnishings is high. Equipment was replaced as required. Securing the rental property for a large single location refuge was accomplished. The measured transition to the new accommodation for refuge was a priority transitioning women and their families to settle in with limited disruption. Reviewing the potential accrual for the single larger premises for refuge accommodation has been a priority. The Charity continues to lease the 2nd floor at Unity House. In-person services for the community were resumed with health and safety protocols in place. We continued to offer educational and personal development sessions for our service users from the refuge.

c. MAIN ACTIVITIES UNDERTAKEN TO FURTHER THE CHARITY'S PURPOSES FOR PUBLIC BENEFIT

The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the Charity should undertake.

The remainder of the Annual Report explain's the Charity's work during the year and how it has been carried out for the public benefit. (See Activities for Achieving Objectives above).

d. VOLUNTEERS

The Trustees confirm that they have paid due regard to the Charity Commission's guidance on public benefit reporting in deciding what activities the Charity should undertake. The Trustees are all volunteers who have continued to serve the charity, especially by contributing their professional advice when required. Meetings take place every six weeks during the year. A core of 5 Trustees remain committed to the service. All trustees have an induction pack and priority is given to attending events whenever possible. As most of our trustees are women with other commitments, we operate a hybrid trustee model. This ensures that each trustee has a specialist skill that they bring to the board to support the Charity and managing capacity and concentrating on individual contribution. We also have trustees who are not local to the area, however are committed to the purpose of the Charity and virtually attend meetings with the aim of visiting in person annually.
Thank you to donors, funders, supporters and the commitment and resilience of all staff.

Achievements and performance

a. REVIEW OF ACTIVITIES

Achievements and performance
- Still I Rise Residential supported in its final occurrence;
- Humraaz received Cyber Essentials & Cyber Essentials Plus Certification;
- CEO attended the Women's Aid 50th anniversary and met the Queen;
- CEO recognition speech at One Voice Winners Event;
- Celebrate IWD with community and refuge;
- Recognise national VAWG related activities;
- Held an end of Year Staff & Trustee celebratory meal;
- Added an accountant to the board of trustees;

- The Health and Safety of residents and staff remained paramount. Procedures and policies were reviewed and adhered to in line with legal guidance and
- Staff have received training and met regularly to ensure high standards were adhered to.

Community Work

In addition to working with survivors of domestic violence as outlined above, there were several activities carried out as part of our community work at Unity House including the following:

Workshop with Artists	Queen B Me	SV Awareness & Prevention
Herbal Medicine	Volunteer Training	Self Defence
Create a Self-Care Kit	Employability Skills	Me Myself & Chai
Passport to Housing	Lancs Police 'Prevent' Talk	Food & Fitness
Make Up Workshop	Set Up a Business Session	Pilates
BwD Health Assessment Session	Environmental Health	Coffee Mornings
Self Esteem	Chair Cardio	Just Did It
Rebalancing Relationships	Conversational English	Creative Art Therapy

Events, Presentations & Training

Humraaz supported Lancashire Fire & Rescue Ramadan Campaign
IOPC Training – supporting service users with Police Complaints System
Specialist Advocacy Training with RESIST network
Preston UCLAN Mental Health Event
Humraaz hosted an Open Day to the community & service
Alliance of Hope donation & promotion of service

Other

With regards to ProDIGY, our third strand offering peer support for professional Black & Minority Ethnic backgrounds, the group was closed due to limited resources and review of its direction and its original purpose it was set to serve.

Staff team was also provided the opportunity to upskill/ refresh through well-being activities, participation in residentials, and in-house training.

External Funding

Due to the Charity reserves, funding application options were limited.

- Funding by IASME secured to support Cyber Safety Accreditation;
- Funding of £7.5k secured for Oak Foundation with Risk Project for Risk Assessment Mechanisms Impact project;
- Women's Aid Emergency Advocacy Fund totalling £13.6k secured as restricted fund for vulnerable women;
- PCC ISVA & Immigration Advocate funding ongoing and
- CSP Refuge funding ongoing.

Opportunities

- Reviewing option to launch a CIC to benefit all women in the community - mental and physical enlightenment.
- Trustee with Finance skills joined the team

Financial review

a. GOING CONCERN

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

b. RESERVES POLICY

The Trustees aim to accumulate reserves of between 3 and 6 months of the resources expended to enable current activities and liabilities to be met, in the event of delay in receipt of income. Total reserves amounted to £1,228,536 of which £1,218,241 were unrestricted funds (£332,000 of the unrestricted funds has been designated for two purposes; 1. to purchase a building/ utilise these funds on the new building being leased and 2. in the event that the company has to be wound up) and £10,295 represented restricted funds.

c. SURPLUS/DEFICIT

The Charity's financial results for the year amounted to a surplus of £102,353 (2024 - £157,223).

d. PRINCIPAL FUNDING

Principal funding for the charity is provided by Blackburn with Darwen Borough Council for housing benefits and Community Safety Partnership for refuge.

Structure, governance and management

a. CONSTITUTION

The charity constituted by a Trust Deed and its property shall be administered and managed by the Trustees under the name of Humraaz or by such other name as the Trustees from time to time decide and with the approval of the Charity Commission for England and Wales.

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

c. ORGANISATIONAL STRUCTURE AND DECISION MAKING

The Charity shall be run by an Executive Committee of Trustees. There shall be at least three Trustees with every future Trustee being appointed by a resolution of the Trustees passed at a special meeting. In selecting Trustees, the Trustees shall take into account the benefits of appointing a person who is able by virtue of his or her personal or professional qualifications, to make a contribution to the pursuit of the objects or the management of the Charity.

d. RELATED PARTY RELATIONSHIPS

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

e. RISK MANAGEMENT

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks. The Charity has policies and procedures in place to evaluate and effectively control most risks to the Charity. Humraaz also seeks professional guidance in relation to certain risks including Health and Safety.

Plans for future periods

a. FUTURE DEVELOPMENTS

Humraaz strives to continue supporting women and their children who are victims of Domestic Abuse, forced marriage and honour based violence, whilst expanding networking and promotion of the services of Humraaz.

We have built on the strategy work commenced in the last financial year to clarify our mission and vision statement which will be adopted in the forthcoming year. We have been mindful of language, including staff, service users, trustee and relevant sector input when considering and selecting terms.

Humraaz continues to work with the emphasis on ensuring women are fully equipped with the skills necessary to live a fully independent and integrated life. Group work and counselling services are being developed further and new ideas are being considered. Humraaz continues to promote the virtues and benefits of a specialist service.

Funding as always remains a concern as housing benefits have been reduced and the Supporting People contract may possibly suffer further cuts in the future. Currently, Humraaz has sufficient reserves to mitigate any risks for the near future. However, Humraaz will strive to appropriate additional funding in the future.

The support now gained from closer involvement with Imkaan a national capacity building organisation has made a big difference to Humraaz. Work has been done on governance and strategy with the Trustees.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees are responsible for preparing the 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 & Wales requires the 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 Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on and signed on their behalf by:

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2025

Trustee MUSTARY PARKAR

Trustee JASMINE MOHAMMED

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HUMRAAZ (the 'charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 March 2025.

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

RESPONSIBILITIES AND BASIS OF REPORT

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

I report in respect of my examination of the charity'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 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Accounting Technicians , which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

INDEPENDENT EXAMINER'S REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2025

Signed: C Wright Dated: 22/01/2026

Courtney Wright BA FCCA

CW Accountants Limited
45 Railway Road
Blackburn
Lancashire
BB1 1EZ

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
INCOME FROM:					
Donations and legacies		**388,303**	**74,002**	**462,305**	*511,321*
Other trading activities	3	**1,040**	**-**	**1,040**	*510*
Investments	4	**27,945**	**-**	**27,945**	*21,704*
TOTAL INCOME		**417,288**	**74,002**	**491,290**	*533,535*
EXPENDITURE ON:					
Charitable activities	5	**316,038**	**72,899**	**388,937**	*376,312*
TOTAL EXPENDITURE	6	**316,038**	**72,899**	**388,937**	*376,312*
NET INCOME BEFORE OTHER RECOGNISED GAINS AND LOSSES		**101,250**	**1,103**	**102,353**	*157,223*
NET MOVEMENT IN FUNDS		**101,250**	**1,103**	**102,353**	*157,223*
RECONCILIATION OF FUNDS:					
Total funds brought forward		**1,116,991**	**9,192**	**1,126,183**	*968,960*
TOTAL FUNDS CARRIED FORWARD		**1,218,241**	**10,295**	**1,228,536**	*1,126,183*

The notes on pages 13 to 25 form part of these financial statements.

BALANCE SHEET
AS AT 31 MARCH 2025

	Note	£	2025 £	£	*2024* *£*
FIXED ASSETS					
Tangible assets	11		**42,825**		*12,500*
CURRENT ASSETS					
Debtors	12	**118,897**		*77,033*	
Cash at bank and in hand		**1,074,928**		*1,044,872*	
		1,193,825		*1,121,905*	
CREDITORS: amounts falling due within one year	13	**(8,114)**		*(8,222)*	
NET CURRENT ASSETS			**1,185,711**		*1,113,683*
NET ASSETS			**1,228,536**		*1,126,183*
CHARITY FUNDS					
Restricted funds	14		**10,295**		*9,192*
Unrestricted funds	14		**1,218,241**		*1,116,991*
TOTAL FUNDS			**1,228,536**		*1,126,183*

The financial statements were approved by the Trustees on and signed on their behalf, by:

M. Parkar

.....

Trustee MUSTARY PARKAR

J.mm

.....

Trustee JASMINE MOHAMMED

The notes on pages 13 to 25 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	Note	2025 £	*2024 £*
Cash flows from operating activities			
Net cash provided by operating activities	16	**70,710**	*154,000*
Cash flows from investing activities:			
Purchase of tangible fixed assets		**(40,654)**	-
Net cash used in investing activities		**(40,654)**	-
Change in cash and cash equivalents in the year		**30,056**	*154,000*
Cash and cash equivalents brought forward		**1,044,872**	*890,872*
Cash and cash equivalents carried forward	17	**1,074,928**	*1,044,872*

The notes on pages 13 to 25 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

HUMRAAZ constitutes a public benefit entity as defined by FRS 102.

1. ACCOUNTING POLICIES (continued)

1.2 Income

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

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1. ACCOUNTING POLICIES (continued)

1.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Charitable activities and Governance costs are costs incurred on the charity's operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

1.4 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Long-term land	-	None
Fixtures and fittings	-	SL over 4 years
Computer equipment	-	SL over 3 years

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

1.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1. ACCOUNTING POLICIES (continued)

1.7 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.9 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.10 Pensions

The charity makes monthly contributions into personal pension plans on behalf of the employees. Any outstanding monies due at 31 March 2025 are included in creditors.

1.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. INCOME FROM CHARITABLE ACTIVITIES

Income from charitable activities

	2025 £	*2024 £*
Grants for charitable activities	**81,128**	*60,534*
Housing benefit	**164,249**	*229,189*
BWD BC Community Safety Partnership	**39,500**	*39,500*
Service user income	**7,399**	*9,709*
DLUHC funding	**136,000**	*137,088*
NRPF charges	**34,029**	*35,301*
Total	**462,305**	*511,321*

Grants/ donations for charitiable activities

	2025 £	*2024 £*
PCC Sexual Violence	**40,000**	*40,000*
Womens Aid Federation	**13,600**	-
Prodigy - Awards for All	**-**	*9,638*
Idle Women - Gain Ground Project	**16,066**	*5,250*
WAFE	**-**	*1,500*
Angelou Centre	**7,500**	-
Donations	**1,718**	*662*
Zakat	**2,244**	*2,119*
Reimbursed charges	**-**	*1,365*
Total	**81,128**	*60,534*

3. EVENT INCOME

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Community fundraising/ event income	**1,040**	**-**	**1,040**	*510*
Total 2024	*510*	-	*510*	

4. INVESTMENT INCOME

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Investment income	**27,945**	**-**	**27,945**	*21,704*
Total 2024	*21,704*	*-*	*21,704*	

5. GOVERNANCE COSTS

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Governance Internal audit costs	**450**	**-**	**450**	*450*
Legal and professional	**10,159**	**-**	**10,159**	*5,462*
Rent/ room hire	**68,997**	**-**	**68,997**	*31,696*
Bank charges	**64**	**-**	**64**	*84*
	79,670	**-**	**79,670**	*37,692*

6. ANALYSIS OF EXPENDITURE BY EXPENDITURE TYPE

	Staff costs 2025 £	Depreciation 2025 £	Other costs 2025 £	Total 2025 £	*Total 2024 £*
Charitable expenditure	**206,441**	**10,329**	**92,497**	**309,267**	*338,620*
Expenditure on governance	**-**	**-**	**79,670**	**79,670**	*37,692*
	206,441	**10,329**	**172,167**	**388,937**	*376,312*
Total 2024	*266,172*	*-*	*110,140*	*376,312*	

7. NET INCOME/(EXPENDITURE)

This is stated after charging:

	2025	*2024*
	£	£
Depreciation of tangible fixed assets:		
- owned by the charity	**10,329**	-

During the year, no Trustees received any remuneration (2024 - £NIL).
During the year, no Trustees received any benefits in kind (2024 - £NIL).
During the year, no Trustees received any reimbursement of expenses (2024 - £NIL).

8. AUDITORS' REMUNERATION

The Independent Examiner's remuneration amounts to an Independent Examination fee of £ 150 (2024 - £ 150). - -

9. ANALYSIS OF CHARITABLE ACTIVITIES EXPENDITURE

	2025	2024
	£	£
Rates and room hire	4,431	1,598
Heat, light and water	19,151	17,082
Insurance	6,335	4,238
Repairs and maintenance	11,923	2,834
Telephone and IT costs	16,165	11,404
Postage and Stationery	428	418
Subscriptions	440	440
Miscellaneous expenses	1,291	530
Volunteer expenses	1,014	759
Equipment	15,010	1,204
Service user welfare expenses	8,983	12,392
Staff and recruitment costs	4,859	16,659
Wages and salaries	188,030	240,795
National insurance	8,806	13,221
Pension cost	9,605	12,156
Advertising and publicity	634	1,720
Cleaning cost	1,833	1,170
Depreciation	10,329	-
	309,267	338,620

10. STAFF COSTS

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	188,030	240,795
Social security costs	8,806	13,221
Other pension costs	9,605	12,156
	206,441	266,172

The average number of persons employed by the charity during the year was as follows:

	2025	2024
	No.	No.
Project workers	9	10
Administration and financial	1	1
	10	11

No employee received remuneration amounting to more than £60,000 in either year.

11. TANGIBLE FIXED ASSETS

	Long-term Land £	Fixtures and fittings £	Computer equipment £	Total £
Cost				
At 1 April 2024	**12,500**	**38,923**	**16,388**	**67,811**
Additions	**-**	**38,662**	**1,992**	**40,654**
At 31 March 2025	**12,500**	**77,585**	**18,380**	**108,465**
Depreciation				
At 1 April 2024	**-**	**38,923**	**16,388**	**55,311**
Charge for the year	**-**	**9,665**	**664**	**10,329**
At 31 March 2025	**-**	**48,588**	**17,052**	**65,640**
Net book value				
At 31 March 2025	**12,500**	**28,997**	**1,328**	**42,825**
At 31 March 2024	*12,500*	*-*	*-*	*12,500*

12. DEBTORS

	2025 £	2024 £
Other debtors	**10,380**	*58,952*
Prepayments and accrued income	**108,517**	*18,081*
	118,897	*77,033*

13. CREDITORS: Amounts falling due within one year

	2025 £	2024 £
Other taxation and social security (see below)	**-**	*3,087*
Other creditors	**975**	*1,412*
Accruals and deferred income	**7,139**	*3,723*
	8,114	*8,222*

Other taxation and social security

	2025 £	2024 £
PAYE/NI control	**-**	*3,087*

14. STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 April 2024 £	Income £	Expenditure £	Balance at 31 March 2025 £
Designated funds				
Designated Fund - Building	150,000	-	-	150,000
Designated Fund - Contingency	182,000	-	-	182,000
	332,000	-	-	332,000
General funds				
General Funds - all funds	784,991	417,288	(316,038)	886,241
Total Unrestricted funds	1,116,991	417,288	(316,038)	1,218,241
Restricted funds				
PCC Sexual Violence	-	40,000	(40,000)	-
Womens Aid Federation of England	-	13,600	(13,600)	-
Idle Women Gain Ground Project	5,250	10,658	(10,500)	5,408
Angelou Centre	-	7,500	(7,500)	-
Comic Relief	1,179	-	(1,179)	-
Zakat	2,763	2,244	(120)	4,887
	9,192	74,002	(72,899)	10,295
Total of funds	1,126,183	491,290	(388,937)	1,228,536

STATEMENT OF FUNDS - PRIOR YEAR

	Balance at 1 April 2023 £	*Income £*	*Expenditure £*	*Transfers in/out £*	*Balance at 31 March 2024 £*
Designated funds					
Designated Fund - Building	*150,000*	-	-	-	*150,000*
Designated Fund - Contingency	*182,000*	-	-	-	*182,000*
General funds					
General Funds	*634,970*	*476,528*	*(310,506)*	*(16,001)*	*784,991*
Total Unrestricted funds	*966,970*	*476,528*	*(310,506)*	*(16,001)*	*1,116,991*

14. STATEMENT OF FUNDS (continued)

Restricted funds

PCC Sexual Violence	-	*40,000*	*(40,000)*	-	-
Awards for All	-	*9,638*	*(8,459)*	-	*1,179*
L'Oreal Be Me Project	*434*	-	*(434)*	-	-
Idle Women Gain Ground Project	-	*5,250*	-	-	*5,250*
Idle Women Triodos	*7,638*	-	*(7,638)*	-	-
CAF	*(8,419)*	-	*(7,582)*	*16,001*	-
Zakat	*2,337*	*2,119*	*(1,693)*	-	*2,763*
	1,990	*57,007*	*(65,806)*	*16,001*	*9,192*
Total of funds	*968,960*	*533,535*	*(376,312)*	-	*1,126,183*

SUMMARY OF FUNDS - CURRENT YEAR

	Balance at 1 April 2024 £	Income £	Expenditure £	Balance at 31 March 2025 £
Designated funds	**332,000**	**-**	**-**	**332,000**
General funds	**784,991**	**417,288**	**(316,038)**	**886,241**
	1,116,991	**417,288**	**(316,038)**	**1,218,241**
Restricted funds	**9,192**	**74,002**	**(72,899)**	**10,295**
	1,126,183	**491,290**	**(388,937)**	**1,228,536**

SUMMARY OF FUNDS - PRIOR YEAR

	Balance at 1 April 2020 £	*Income £*	*Expenditure £*	*Transfers in/out £*	*Balance at 31 March 2024 £*
Designated funds	*332,000*	-	-	-	*332,000*
General funds	*634,970*	*476,528*	*(310,506)*	*(16,001)*	*784,991*
	966,970	*476,528*	*(310,506)*	*(16,001)*	*1,116,991*
Restricted funds	*1,990*	*57,007*	*(65,806)*	*16,001*	*9,192*
	968,960	*533,535*	*(376,312)*	-	*1,126,183*

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	**42,825**	**-**	**42,825**
Current assets	**1,183,530**	**10,295**	**1,193,825**
Creditors due within one year	**(8,114)**	**-**	**(8,114)**
	1,218,241	**10,295**	**1,228,536**

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Unrestricted funds 2024 £	*Restricted funds 2024 £*	*Total funds 2024 £*
Tangible fixed assets	*12,500*	*-*	*12,500*
Current assets	*1,112,713*	*9,192*	*1,121,905*
Creditors due within one year	*(8,222)*	*-*	*(8,222)*
	1,116,991	*9,192*	*1,126,183*

16. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	*2024 £*
Net income for the year (as per Statement of Financial Activities)	**102,353**	*157,223*
Adjustment for:		
Depreciation charges	**10,329**	*-*
Increase in debtors	**(41,864)**	*(7,320)*
(Decrease)/increase in creditors	**(108)**	*4,097*
Net cash provided by operating activities	**70,710**	*154,000*

17. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025 £	*2024 £*
Cash in hand	**1,074,928**	*1,044,872*
Total	**1,074,928**	*1,044,872*

18. PENSION COMMITMENTS

The charity makes monthly contributions into personal pension plans on behalf of the employees. There were £975 outstanding monies due at 31 March 2025 (£1,412 - March 2024) included in creditors.

19. RELATED PARTY TRANSACTIONS

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

HUMRAAZ

England & Wales - Charity number 1109315

Accounts

Charity number: 1109315

HUMRAAZ

UNAUDITED

TRUSTEE'S REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

HUMRAAZ

CONTENTS

	Page
Reference and administrative details of the charity, its trustees and advisers	1
Trustee's report	2 - 7
Independent examiner's report	8 - 9
Statement of financial activities	10
Balance sheet	11
Statement of cash flows	12
Notes to the financial statements	13 - 26

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEE AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2024

Dispensation

Dispensation has been given to the charity to protect the identity of the service users.

Charity registered number

1109315

Principal office

PO Box 427, Lancashire, BB1 5BN

Accountants

CW Accountants Limited, Boulevard Centre, 45 Railway Road, Blackburn, Lancashire, BB1 1EZ

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

TRUSTEE'S REPORT
FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their annual report together with the financial statements of Humraaz (the Charity) for the year ended 31 March 2024. The Trustee confirm that the annual report and financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and Activities

a. POLICIES AND OBJECTIVES

The objectives of the Charity are primarily but not exclusively to assist in the relief of women and their children from Black and Minority Ethnic groups who have suffered or are suffering or are at risk of suffering, domestic violence and forced marriage, through the provision of support, education, advice, and accommodation and by such other charitable means as the Executive Committee think fit with the object of improving their conditions of life. Provision for community women was also created.

b. ACTIVITIES FOR ACHIEVING OBJECTIVES

Throughout 2023/24 Humraaz continued to offer quality services to vulnerable women and their children which were tailored to their individual needs. Many of these women do not speak English and our team of bilingual project workers and support staff provide one-to-one support on a daily basis. Most of the women we support have NRPF and require specialist immigration assistance. We are therefore supporting some of the most vulnerable women in the country. The intense practical support they receive enables them to move on from abuse and fear to safety and independence. Humraaz ensured a space was allowed for BME women in the community to expand skills, reduce isolation and have a safe place to belong by means of workshops, social groups and learning activities.

Humraaz is a specialist "by and for" service and will continue to promote the importance and virtues of specialist support for Black & Minoritised Ethnic (BME) women. Humraaz continues to receive high volumes of referrals from women who are unable to access public funds. Working with these women Humraaz has a 100% success rate of securing Indefinite Leave to Remain.

Partnership working
Humraaz has continued to work in partnership with several organisations across the violence against women and girls (VAWG) sector, working collectively where possible to share expertise, experience and create positive outcomes for marginalized survivors. Some of Humraaz's partnership working has included the following:

- Northern Consortium – continuation of network and sharing expertise.
- Imkaan - policy review, membership participation, networking, and training.
- Women's Aid - support, standards, policy, impact, and guidance. Confirmed Award for National Quality Standard in December 2023.
- Idle Women - collaborative working with staff and outreach clients.
- Community Organisations in locality - networking at events
- Humraaz engaged in promoting and advocating for the service at community events focused on Health, Family, and well-being at local library, health, sports and community centres, including Re:fresh, Brook and Age Concern
- All staff embarked on training with Stimulus Ltd - team building and skill development.
- Humraaz supported research towards the Crisis organization in relation to a Masters Dissertation in Domestic Abuse.
- Ongoing network and sharing with RESIST led by BME group of the VAWG sector.
- The Risk Project funded by OAK Foundation and Humraaz supported research around risk assessment methods.

IT
Confidentiality and IT security continue to remain high on the agenda. All data is kept on the central server and backed up daily for additional security, this is a much-improved system than the shared server previously used. IT service provision was reviewed and resourced.
Staffing
The CEO continued to work on raising the profile of the service, meeting commissioners, partners, and stakeholders. The movement of team with staff turnover was prominent and so team members have been recruited into new roles to support the team with capacity. We had one team member leave, and a replacement was recruited.
Volunteers for community activities and learning workshops have been supported.

Premises and facilities
The Trustees and Management have ensured that all properties meet standards required by legislation and that the overall standard of décor and furnishings is high. Equipment was replaced as required. Reviewing the potential accrual for the single larger premises for refuge accommodation has been a priority. The Charity continues to lease the 2nd floor at Unity House. In-person services for the community were resumed with health and safety protocols in place. We continued to offer educational sessions for our service users from the refuge.

c. MAIN ACTIVITIES UNDERTAKEN TO FURTHER THE CHARITY'S PURPOSES FOR PUBLIC BENEFIT

The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the Charity should undertake.

The remainder of the Annual Report explain's the Charity's work during the year and how it has been carried out for the public benefit. (See Activities for Achieving Objectives above).

d. VOLUNTEERS

.The Trustees confirm that they have paid due regard to the Charity Commission's guidance on public benefit reporting in deciding what activities the Charity should undertake. The Trustees are all volunteers who have continued to serve the charity, especially by contributing their professional advice when required. Meetings took place six times during the year. A core of 6 Trustees remain committed to the service. All trustees have an induction pack and priority is given to attending events whenever possible. As the majority of our trustees are young women with full-time jobs, we operate a hybrid trustee model. This ensures that each trustee has a specialist skill that they bring to the board in order to support the Charity. This helps with managing capacity and concentrates individual contribution. We also have trustees who are not local to the area, however they are committed to the purpose of the Charity and virtually attend meetings with the aim of visiting in person annually.
Thank you to donors, funders, supporters and the commitment and resilience of all staff.

Achievements and performance

a. REVIEW OF ACTIVITIES

Achievements and performance

- CEO received the John Roberts Outstanding Achievement Award 2023
- Women's Aid NQS Awarded to Humraaz
- Spring Still I Rise Residential with Staff
- IASME Cyber Essentials accreditation process began

The Health and Safety of residents and staff remained paramount. Procedures and policies were reviewed and adhered to in line with legal guidance. Staff have received training and met regularly to ensure high standards were adhered to. In addition to working with survivors of domestic violence as outlined above, there were a

number of activities carried out as part of our community work at Unity House including the following:

Workshop with Ankita – SV art therapy Half -term activities Sexual Violence Awareness & Prevention
Queen Be Me Volunteer Training Self Defence
Create a Self-Care Kit
(Summer & Winter)Employability Skills Me Myself & Chai (new based on user feedback)
Passport to Housing Food Alliance Session Food & Fitness
Reiki Set Up a Business Session Art with Banu
Lancashire Mind sessions Singing Session Coffee Mornings
Self Esteem Hate Crime Session Dance workshop
Rebalancing Relationships Conversational English

Events & Presentations
Humraaz Immigration Awareness to Preston Domestic Violence Services
Humraaz services including Immigration and SVA
Humraaz presence at Family Health Fair Bwd North & West
Self-esteem course delivered, one off workshop- requested by Zs Defence Academy
Humraaz Introduction to Off Load Women's Group
International Women's Day Event with Lancashire Women

With regards to ProDIGY, our third strand offering peer support for professional Black & Minority Ethnic backgrounds, a monthly skill workshop was delivered by the various group members in person and via Zoom. This enabled reach and flexibility for participation covering a broad range of topics for professional and personal development.

Staff was also provided the opportunity to upskill/ refresh through well-being activities, participation in residentials, and in-house training.

External Funding was secured & completed as follows:

- Awards For All 2022/23 for ProDIGY Perspective
- Asda Foundation Trust one off food support
- Gain Ground with Idle Women -Co-create transformative spaces for women
- NISA Global Foundation 2022/2023
- Oak Foundation with Risk Project for Risk Assessment Mechanisms Impact
- PCC ISVA & Immigration Advocate ongoing

Opportunities

- 13-bed property renovation progressed with private landlord with view to secure property and transition by the end of the financial year 2023
- Recruitment of more trustees with specialist skills to support the team
- To explore options of creating a CIC

Financial review

a. GOING CONCERN

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

b. RESERVES POLICY

The Trustees aim to accumulate reserves of between 3 and 6 months of the resources expended to enable current activities and liabilities to be met, in the event of delay in receipt of income. Total reserves amounted to £1,126,183 of which £1,116,991 were unrestricted funds (£332,000 of the unrestricted funds has been designated for two purposes; 1. to purchase a building/ utilise these funds on the new building being leased and 2. in the event that the company has to be wound up) and £1,990 represented restricted funds.

c. SURPLUS/DEFICIT

The Charity's financial results for the year amounted to a surplus of £157,223 (2023 - £340,991).

d. PRINCIPAL FUNDING

Principal funding for the charity is provided by Blackburn with Darwen Borough Council for housing benefits and Community Safety Partnership for refuge.

Structure, governance and management

a. CONSTITUTION

The charity constituted by a Trust Deed and its property shall be administered and managed by the Trustees under the name of Humraaz or by such other name as the Trustees from time to time decide and with the approval of the Charity Commission for England and Wales.

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the charity is the responsibility of the Trustee who are elected and co-opted under the terms of the Trust deed.

c. ORGANISATIONAL STRUCTURE AND DECISION MAKING

The Charity shall be run by an Executive Committee of Trustees. There shall be at least three Trustees with every future Trustee being appointed by a resolution of the Trustees passed at a special meeting. In selecting Trustees, the Trustees shall take into account the benefits of appointing a person who is able by virtue of his or her personal or professional qualifications, to make a contribution to the pursuit of the objects or the management of the Charity.

d. RELATED PARTY RELATIONSHIPS

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

e. RISK MANAGEMENT

The Trustee have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks. The Charity has policies and procedures in place to evaluate and effectively control most risks to the Charity. Humraaz also seeks professional guidance in relation to certain risks including Health and Safety.

Plans for future periods

a. FUTURE DEVELOPMENTS

Humraaz strives to continue supporting women and their children who are victims of Domestic Abuse, forced marriage and honour based violence, whilst expanding networking and promotion of the services of Humraaz.

We have built on the strategy work commenced in the last financial year to clarify our mission and vision statement which will be adopted in the forthcoming year. We have been mindful of language, including staff, service users, trustee and relevant sector input when considering and selecting terms.

Humraaz continues to work with the emphasis on ensuring women are fully equipped with the skills necessary to live a fully independent and integrated life. Group work and counselling services are being developed further and new ideas are being considered. Humraaz continues to promote the virtues and benefits of a specialist service.

Funding as always remains a concern as housing benefits have been reduced and the Supporting People contract may possibly suffer further cuts in the future. Currently, Humraaz has sufficient reserves to mitigate any risks for the near future. However, Humraaz will strive to appropriate additional funding in the future.

.
The support now gained from closer involvement with Imkaan a national capacity building organisation has made a big difference to Humraaz. Work has been done on governance and strategy with the Trustees.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustee is responsible for preparing the Trustee's 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 & Wales requires the Trustee 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 Trustee is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustee is responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable him to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. He is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 28.01.25 and signed on their behalf by:

TRUSTEE'S REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2024

J.MM

.....
Trustee

JASMINE MOHAMMAD

Ankita Mishra

.....
Trustee

ANKITA MISHRA

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEE OF HUMRAAZ (the 'charity')

I report to the charity Trustee on my examination of the accounts of the charity for the year ended 31 March 2024.

This report is made solely to the charity's Trustee, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustee those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustee as a body, for my work or for this report.

RESPONSIBILITIES AND BASIS OF REPORT

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

I report in respect of my examination of the charity'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 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Accounting Technicians , which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

INDEPENDENT EXAMINER'S REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2024

Signed: Dated: 28.01.25

Courtney Wright BA FCCA

CW Accountants Limited
45 Railway Road
Blackburn
Lancashire
BB1 1EZ

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	*Total funds 2023 £*
INCOME FROM:					
Donations and legacies		**454,314**	**57,007**	**511,321**	*699,370*
Other trading activities	3	**510**	**-**	**510**	*1,000*
Investments	4	**21,704**	**-**	**21,704**	*5,945*
TOTAL INCOME		**476,528**	**57,007**	**533,535**	*706,315*
EXPENDITURE ON:					
Charitable activities	5	**310,506**	**65,806**	**376,312**	*365,324*
TOTAL EXPENDITURE	6	**310,506**	**65,806**	**376,312**	*365,324*
NET INCOME / (EXPENDITURE) BEFORE TRANSFERS		**166,022**	**(8,799)**	**157,223**	*340,991*
Transfers between Funds	14	**(16,001)**	**16,001**	**-**	*-*
NET INCOME BEFORE OTHER RECOGNISED GAINS AND LOSSES		**150,021**	**7,202**	**157,223**	*340,991*
NET MOVEMENT IN FUNDS		**150,021**	**7,202**	**157,223**	*340,991*
RECONCILIATION OF FUNDS:					
Total funds brought forward		**966,970**	**1,990**	**968,960**	*627,969*
TOTAL FUNDS CARRIED FORWARD		**1,116,991**	**9,192**	**1,126,183**	*968,960*

The notes on pages 13 to 26 form part of these financial statements.

BALANCE SHEET
AS AT 31 MARCH 2024

	Note	£	2024 £	£	2023 £
FIXED ASSETS					
Tangible assets	11		**12,500**		*12,500*
CURRENT ASSETS					
Debtors	12	**77,033**		*69,713*	
Cash at bank and in hand		**1,044,872**		*890,872*	
		1,121,905		*960,585*	
CREDITORS: amounts falling due within one year	13	**(8,222)**		*(4,125)*	
NET CURRENT ASSETS			**1,113,683**		*956,460*
NET ASSETS			**1,126,183**		*968,960*
CHARITY FUNDS					
Restricted funds	14		**9,192**		*1,990*
Unrestricted funds	14		**1,116,991**		*966,970*
TOTAL FUNDS			**1,126,183**		*968,960*

The financial statements were approved by the Trustee on 28.01.25 and signed on their behalf, by:

J.Mohammad

.....

Trustee JASMINE MOHAMMAD

Ankita Mishra

.....

Trustee ANKITA MISHRA

The notes on pages 13 to 26 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash provided by operating activities	16	**154,000**	*156,926*
Change in cash and cash equivalents in the year		**154,000**	*156,926*
Cash and cash equivalents brought forward		**890,872**	*733,946*
Cash and cash equivalents carried forward	17	**1,044,872**	*890,872*

The notes on pages 13 to 26 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

HUMRAAZ constitutes a public benefit entity as defined by FRS 102.

1. ACCOUNTING POLICIES (continued)

1.2 Income

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

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the Trustee's report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1. ACCOUNTING POLICIES (continued)

1.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Charitable activities and Governance costs are costs incurred on the charity's operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

1.4 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Long-term land	-	None
Fixtures and fittings	-	SL over 4 years
Computer equipment	-	SL over 3 years

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

1.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1. ACCOUNTING POLICIES (continued)

1.7 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.9 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.10 Pensions

The charity makes monthly contributions into personal pension plans on behalf of the employees. Any outstanding monies due at 31 March 2022 are included in creditors.

1.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustee in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustee for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. INCOME FROM CHARITABLE ACTIVITIES

Income from charitable activities

	2024	2023
	£	£
Grants for charitable activities	**60,534**	*217,640*
Housing benefit	**229,189**	*230,365*
BWD BC Community Safety Partnership	**39,500**	*39,500*
Service user income	**9,709**	*6,611*
DLUHC funding	**137,088**	*167,700*
NRPF charges	**35,301**	*37,554*
Total	**511,321**	*699,370*

Grants/ donations for charitiable activities

	2024	2023
	£	£
CAF	**-**	*44,167*
PCC Sexual Violence	**40,000**	*40,000*
Other Gifts/ Donations	**-**	*3,334*
Prodigy - Awards for All	**9,638**	-
Idle Women - Gain Ground Project	**5,250**	-
WAFE	**1,500**	-
Champa Champions	**-**	*29,689*
MHCLG	**-**	*44,620*
Donations	**662**	-
Zakat	**2,119**	*2,947*
Idle Women	**-**	*10,000*
Reimbursed charges	**1,365**	*10,520*
Rosa - Women Thrive	**-**	*16,678*
Loreal Be Me Project	**-**	*8,185*
Household Support Scheme	**-**	*7,500*
Total	**60,534**	*217,640*

3. EVENT INCOME

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	*Total funds 2023 £*
Community fundraising/ event income	**510**	**-**	**510**	*1,000*
Total 2023	*1,000*	*-*	*1,000*	

4. INVESTMENT INCOME

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	*Total funds 2023 £*
Investment income	**21,704**	**-**	**21,704**	*5,945*
Total 2023	*5,945*	*-*	*5,945*	

5. GOVERNANCE COSTS

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	*Total funds 2023 £*
Governance Internal audit costs	**450**	**-**	**450**	*450*
Legal and professional	**5,462**	**-**	**5,462**	*15,955*
Rent/ room hire	**31,696**	**-**	**31,696**	*30,703*
Bank charges	**84**	**-**	**84**	*81*
	37,692	**-**	**37,692**	*47,189*

6. ANALYSIS OF EXPENDITURE BY EXPENDITURE TYPE

	Staff costs 2024 £	Other costs 2024 £	Total 2024 £	*Total 2023 £*
Charitable expenditure	**266,172**	**72,448**	**338,620**	*318,135*
Expenditure on governance	**-**	**37,692**	**37,692**	*47,189*
	266,172	**110,140**	**376,312**	*365,324*
Total 2023	*254,660*	*110,664*	*365,324*	

7. NET INCOME/(EXPENDITURE)

During the year, no Trustees received any remuneration (2023 - £NIL).
During the year, no Trustees received any benefits in kind (2023 - £NIL).
During the year, no Trustees received any reimbursement of expenses (2023 - £NIL).

8. AUDITORS' REMUNERATION

The Independent Examiner's remuneration amounts to an Independent Examination fee of £ 150 (2023 - £ 150). - -

9. ANALYSIS OF CHARITABLE ACTIVITIES EXPENDITURE

	2024	2023
	£	£
Rates and room hire	1,598	1,519
Heat, light and water	17,082	15,194
Insurance	4,238	4,139
Repairs and maintenance	2,834	2,896
Telephone and IT costs	11,404	9,132
Postage and Stationery	418	504
Subscriptions	440	488
Miscellaneous expenses	530	-
Volunteer expenses	759	2,399
Equipment	1,204	4,112
Service user welfare expenses	12,392	9,828
Staff and recruitment costs	16,659	11,179
Wages and salaries	240,795	231,387
National insurance	13,221	12,470
Pension cost	12,156	10,803
Advertising and publicity	1,720	1,346
Cleaning cost	1,170	739
	338,620	318,135

10. STAFF COSTS

Staff costs were as follows:

	2024	2023
	£	£
Wages and salaries	240,795	231,387
Social security costs	13,221	12,470
Other pension costs	12,156	10,803
	266,172	254,660

The average number of persons employed by the charity during the year was as follows:

	2024	2023
	No.	No.
Project workers	10	8
Administration and financial	1	1
	11	9

No employee received remuneration amounting to more than £60,000 in either year.

11. TANGIBLE FIXED ASSETS

	Long-term Land £	Fixtures and fittings £	Computer equipment £	Total £
Cost				
At 1 April 2023 and 31 March 2024	**12,500**	**38,923**	**16,388**	**67,811**
Depreciation				
At 1 April 2023 and 31 March 2024	**-**	**38,923**	**16,388**	**55,311**
Net book value				
At 31 March 2024	**12,500**	**-**	**-**	**12,500**
At 31 March 2023	*12,500*	*-*	*-*	*12,500*

12. DEBTORS

	2024 £	*2023 £*
Other debtors	**58,952**	*57,569*
Prepayments and accrued income	**18,081**	*12,144*
	77,033	*69,713*

13. CREDITORS: Amounts falling due within one year

	2024 £	*2023 £*
Other taxation and social security (see below)	**3,087**	*-*
Other creditors	**1,412**	*-*
Accruals and deferred income	**3,723**	*4,125*
	8,222	*4,125*

Other taxation and social security

	2024 £	*2023 £*
PAYE/NI control	**3,087**	*-*

14. STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Designated funds					
Designated Fund - Building	150,000	-	-	-	150,000
Designated Fund - Contingency	182,000	-	-	-	182,000
	332,000	-	-	-	332,000
General funds					
General Funds - all funds	634,970	476,528	(310,506)	(16,001)	784,991
Total Unrestricted funds	966,970	476,528	(310,506)	(16,001)	1,116,991
Restricted funds					
Idle Women Gain Ground Project	-	5,250	-	-	5,250
PCC Sexual Violence	-	40,000	(40,000)	-	-
L'Oreal Be Me Project	434	-	(434)	-	-
Idle Women Triodos	7,638	-	(7,638)	-	-
CAF	(8,419)	-	(7,582)	16,001	-
Awards for All	-	9,638	(8,459)	-	1,179
Zakat	2,337	2,119	(1,693)	-	2,763
	1,990	57,007	(65,806)	16,001	9,192
Total of funds	968,960	533,535	(376,312)	-	1,126,183

STATEMENT OF FUNDS - PRIOR YEAR

	Balance at 1 April 2020 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2023* £
Designated funds					
Designated Fund - Building	*150,000*	-	-	-	*150,000*
Designated Fund - Contingency	*182,000*	-	-	-	*182,000*
General funds					
General Funds	*278,600*	*502,529*	*(146,159)*	-	*634,970*
Total Unrestricted funds	*610,600*	*502,529*	*(146,159)*	-	*966,970*

14. STATEMENT OF FUNDS (continued)

Restricted funds

Rosa Women Thrive	-	*16,678*	*(16,678)*	-	-
PCC Sexual Violence	-	*40,000*	*(40,000)*	-	-
MHCLG CSP	-	*44,620*	*(44,620)*	-	-
L'Oreal Be Me Project	-	*8,185*	*(7,751)*	-	*434*
Idle Women Triodos	-	*10,000*	*(2,362)*	-	*7,638*
CAF	*(5,883)*	*44,167*	*(46,703)*	-	*(8,419)*
Champa Champions Project	-	*29,689*	*(29,689)*	-	-
Household Support Scheme	-	*7,500*	*(7,500)*	-	-
Comic Relief	*20,202*	-	*(20,202)*	-	-
Rosa - Women Thrive	*166*	-	*(166)*	-	-
Rosa - COVID	*2,884*	-	*(2,884)*	-	-
Zakat	-	*2,947*	*(610)*	-	*2,337*
	17,369	*203,786*	*(219,165)*	-	*1,990*
Total of funds	*627,969*	*706,315*	*(365,324)*	-	*968,960*

SUMMARY OF FUNDS - CURRENT YEAR

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Designated funds	**332,000**	**-**	**-**	**-**	**332,000**
General funds	**634,970**	**476,528**	**(310,506)**	**(16,001)**	**784,991**
	966,970	**476,528**	**(310,506)**	**(16,001)**	**1,116,991**
Restricted funds	**1,990**	**57,007**	**(65,806)**	**16,001**	**9,192**
	968,960	**533,535**	**(376,312)**	**-**	**1,126,183**

14. STATEMENT OF FUNDS (continued)

SUMMARY OF FUNDS - PRIOR YEAR

	Balance at 1 April 2020 £	*Income* £	*Expenditure* £	*Balance at 31 March 2023* £
Designated funds	*332,000*	*-*	*-*	*332,000*
General funds	*278,600*	*502,529*	*(146,159)*	*634,970*
	610,600	*502,529*	*(146,159)*	*966,970*
Restricted funds	*17,369*	*203,786*	*(219,165)*	*1,990*
	627,969	*706,315*	*(365,324)*	*968,960*

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2024 £	**Restricted funds 2024** £	**Total funds 2024** £
Tangible fixed assets	**12,500**	**-**	**12,500**
Current assets	**1,112,713**	**9,192**	**1,121,905**
Creditors due within one year	**(8,222)**	**-**	**(8,222)**
	1,116,991	**9,192**	**1,126,183**

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Unrestricted funds 2023 £	*Restricted funds 2023* £	*Total funds 2023* £
Tangible fixed assets	*12,500*	*-*	*12,500*
Current assets	*958,595*	*1,990*	*960,585*
Creditors due within one year	*(4,125)*	*-*	*(4,125)*
	966,970	*1,990*	*968,960*

16. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024 £	*2023* *£*
Net income for the year (as per Statement of Financial Activities)	**157,223**	*340,991*
Adjustment for:		
Increase in debtors	**(7,320)**	*(59,938)*
Increase/(decrease) in creditors	**4,097**	*(124,127)*
Net cash provided by operating activities	**154,000**	*156,926*

17. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2024 £	*2023* *£*
Cash in hand	**1,044,872**	*890,872*
Total	**1,044,872**	*890,872*

18. PENSION COMMITMENTS

The charity makes monthly contributions into personal pension plans on behalf of the employees. There were £1,412 outstanding monies due at 31 March 2024 (£0 - March 2023) included in creditors.

19. RELATED PARTY TRANSACTIONS

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

HUMRAAZ

England & Wales - Charity number 1109315

Accounts

Charity number: 1109315

HUMRAAZ

UNAUDITED

TRUSTEE'S REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

HUMRAAZ

CONTENTS

	Page
Reference and administrative details of the charity, its trustees and advisers	1
Trustee's report	2 - 6
Independent examiner's report	7 - 8
Statement of financial activities	9
Balance sheet	10
Statement of cash flows	11
Notes to the financial statements	12 - 25

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEE AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2023

Dispensation

Dispensation has been given to the charity to protect the identity of the service users.

Charity registered number

1109315

Principal office

PO Box 427, Lancashire, BB1 5BN

Accountants

CW Accountants Limited, Boulevard Centre, 45 Railway Road, Blackburn, Lancashire, BB1 1EZ

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

TRUSTEE'S REPORT
FOR THE YEAR ENDED 31 MARCH 2023

The Trustees present their annual report together with the financial statements of Humraaz (the Charity) for the year ended 31 March 2023. The Trustee confirm that the annual report and financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and Activities

a. POLICIES AND OBJECTIVES

The objectives of the Charity are primarily but not exclusively to assist in the relief of women and their children from Black and Minoritised groups who have suffered or are suffering, or are at risk of suffering, domestic violence and forced marriage, through the provision of support, education, advice and accommodation and by such other charitable means as the Executive Committee think fit with the object of improving their conditions of life.

b. ACTIVITIES FOR ACHIEVING OBJECTIVES

Throughout 2022/23 Humraaz continued to offer quality services to vulnerable women and their children which were tailored to their individual needs. Many of these women do not speak English and our team of bilingual project workers and support staff provide one-to-one support on a daily basis. Most of the women we support have NRPF and require specialist immigration assistance. We are therefore supporting some of the most vulnerable women in the country. The intense practical support they receive enables them to move on from abuse and fear to safety and independence.

Humraaz is a specialist "by and for" service and will continue to promote the importance and virtues of specialist support for Black & Minoritised Ethnic (BME) women. Humraaz continues to receive high volumes of referrals from women who are unable to access public funds. Working with these women Humraaz has a 100% success rate of securing Indefinite Leave to Remain.

Partnership working

- Northern Consortium with Comic Relief Champa Champion has ended successfully.
- Imkaan - policy review, membership participation, networking, and training.
- Women's Aid - support, standards, policy, impact, and guidance.
- Idle Women - collaborative working with staff and outreach clients.
- Muslim Women's Network - engaging in support for Coffee Morning women and physical activity e.g., walks in the park.
- Community Organisations in locality - networking at events
- Humraaz engaged in promoting and advocating for the service at community events focused on Health, Family, and well-being at Audley Sports Centre, Bangor Street Community Centre, Blackburn Leisure Centre, and Blackburn Library.
- Frontline Staff embarked on training at Lancashire Police Station.
- Humraaz supported work towards the N8 Police Research Partnership report through consultations and research with staff and service users.
- Supported Student with Dissertation based on research on the VAWG sector.

IT

Confidentiality and IT security continue to remain high on the agenda. All data is kept on the central server and backed up daily for additional security, this is a much-improved system than the shared server previously used.

Staffing

The CEO continued to work on raising the profile of the service, meeting commissioners, partners, and stakeholders. The passing of a longstanding team member in early 2022 impacted the team. Team members have been recruited into new roles to support the team with capacity. E.g., A ProDIGY Coordinator and Refuge Manager. We had one team member leave, and a replacement was recruited. Maternity cover for VAWG Advocate recruited and role is in progress.

Volunteers and students from Blackburn College have been supported.

Premises and facilities

The Trustees and Management have ensured that all properties meet standards required by legislation and that the overall standard of décor and furnishings is high. Electrical equipment such as fridge freezers were replaced as required. The Charity continues to lease the 2nd floor at Unity House. In-person services for the community were resumed with health and safety protocols in place. We continued to offer educational sessions for our service users from the refuge.

c. MAIN ACTIVITIES UNDERTAKEN TO FURTHER THE CHARITY'S PURPOSES FOR PUBLIC BENEFIT

The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the Charity should undertake.

The remainder of the Annual Report explain's the Charity's work during the year and how it has been carried out for the public benefit. (See Activities for Achieving Objectives above).

d. VOLUNTEERS

benefit reporting in deciding what activities the Charity should undertake. The Trustees are all volunteers who have continued to serve the charity, especially by contributing their professional advice when required. Meetings took place six times during the year. A core of 6 Trustees remain committed to the service. All trustees have an induction pack and priority is given to attending events whenever possible. As the majority of our trustees are young women with full-time jobs, we operate a hybrid trustee model. This ensures that each trustee has a specialist skill that they bring to the board in order to support the Charity. This helps with managing capacity and concentrates individual contribution. We also have trustees who are not local to the area, however they are committed to the purpose of the Charity and virtually attend meetings with the aim to visit in person annually.

Achievements and performance

a. REVIEW OF ACTIVITIES

Achievements and performance

- Platinum Jubilee Celebrations Jun 2022
- Humraaz celebrated 20 years in Nov 2022
- CEO received the John Roberts Outstanding Achievement Award in March 2023

The Health and Safety of residents and staff remained paramount. Procedures and policies were reviewed and adhered to in line with legal guidance. Staff have received training and met regularly to ensure high standards were adhered to. In addition to working with survivors of domestic violence as outlined above, there were a number of activities carried out as part of our community work at Unity House including:

- Anti-Bullying session
- Rebalancing Relationships

- Queen B Me
- Sexual Violence Awareness & Prevention
- Sexual Violence Creative Art Therapy
- Women's Wellness
- Passport to Housing
- Food & Fitness
- Conversational English
- Life in the UK
- Coffee Mornings
- Journey to Journaling
- Craft for Wellbeing
- Reiki

With regards to ProDIGY, our third strand offering peer support for professional Black & Minority Ethnic backgrounds, a monthly skill workshop was delivered by the various group members in person and via Zoom. This enabled reach and flexibility for participation covering a broad range of topics for professional and personal development.

Staff was also provided the opportunity to upskill/ refresh through well-being activities, participation in residentials, and in-house training.
External Funding was secured & completed as follows:

- SHED (SUSTAINABILITY. HEALTH. ENVIRONMENT. DEVELOPMENT) with Idle Women Collaboration one-off May 2022
- Comic Relief- Champa Champions Final Report October 2022
- ROSA Smallwood Women Thrive Fund Final Report January 2023
- L'Oréal Fund For Women Final Report January 2023
- CAF Fund Ending March 2023
- CAF Tech Bursary Completed September 2022
- PCC ISVA & Immigration Advocate ongoing
- Awards For All 2022/23 for ProDIGY Perspective

Opportunities
- 12-bed property renovation and discussion in progress
- Consultation for Strategy & Resilience Program to influence the development of Humraaz and core vision and values

Financial review

a. GOING CONCERN

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

b. RESERVES POLICY

The Trustees aim to accumulate reserves of between 3 and 6 months of the resources expended to enable current activities and liabilities to be met, in the event of delay in receipt of income. Total reserves amounted to £968,960 of which £966,970 were unrestricted funds (£332,000 of the unrestricted funds has been designated for two purposes; 1. to purchase a building and 2. in the event that the company has to be wound up) and £1,990 represented restricted funds.

c. SURPLUS/DEFICIT

The Charity's financial results for the year amounted to a surplus of £340,991 (2022 - £166,220).

d. PRINCIPAL FUNDING

Principal funding for the charity is provided by Blackburn with Darwen Borough Council for housing benefits and Community Safety Partnership for refuge.

Structure, governance and management

a. CONSTITUTION

The charity constituted by a Trust Deed and its property shall be administered and managed by the Trustees under the name of Humraaz or by such other name as the Trustees from time to time decide and with the approval of the Charity Commission for England and Wales.

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the charity is the responsibility of the Trustee who are elected and co-opted under the terms of the Trust deed.

c. ORGANISATIONAL STRUCTURE AND DECISION MAKING

The Charity shall be run by an Executive Committee of Trustees. There shall be at least three Trustees with every future Trustee being appointed by a resolution of the Trustees passed at a special meeting. In selecting Trustees, the Trustees shall take into account the benefits of appointing a person who is able by virtue of his or her personal or professional qualifications, to make a contribution to the pursuit of the objects or the management of the Charity.

d. RELATED PARTY RELATIONSHIPS

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

e. RISK MANAGEMENT

The Trustee have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks. The Charity has policies and procedures in place to evaluate and effectively control most risks to the Charity. Humraaz also seeks professional guidance in relation to certain risks including Health and Safety.

Plans for future periods

a. FUTURE DEVELOPMENTS

Humraaz strives to continue supporting women and their children who are victims of Domestic Abuse, forced marriage and honour based violence, whilst expanding networking and promotion of the services of Humraaz.

We have built on the strategy work commenced in the last financial year to clarify our mission and vision statement which will be adopted in the forthcoming year. We have been mindful of language, including staff,

service users, trustee and relevant sector input when considering and selecting terms.

Humraaz continues to work with the emphasis on ensuring women are fully equipped with the skills necessary to live a fully independent and integrated life. Group work and counselling services are being developed further and new ideas are being considered. Humraaz continues to promote the virtues and benefits of a specialist service.

Funding as always remains a concern as housing benefits have been reduced and the Supporting People contract may possibly suffer further cuts in the future. Currently, Humraaz has sufficient reserves to mitigate any risks for the near future. However, Humraaz will strive to appropriate additional funding in the future.

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The support now gained from closer involvement with Imkaan a national capacity building organisation has made a big difference to Humraaz. Work has been done on governance and strategy with the Trustees.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustee is responsible for preparing the Trustee's 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 & Wales requires the Trustee 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 Trustee is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustee is responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable him to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. He is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on and signed on their behalf by:

J. Null

.....
Trustee

Ankita Mishra

.....
Trustee

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEE OF HUMRAAZ (the 'charity')

I report to the charity Trustee on my examination of the accounts of the charity for the year ended 31 March 2023.

This report is made solely to the charity's Trustee, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustee those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustee as a body, for my work or for this report.

RESPONSIBILITIES AND BASIS OF REPORT

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

I report in respect of my examination of the charity'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 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Accounting Technicians , which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

INDEPENDENT EXAMINER'S REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2023

Signed: G Davies Dated: 30.1.2024

Gillian Davies AAT

CW Accountants Limited
45 Railway Road
Blackburn
Lancashire
BB1 1EZ

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	*Total funds 2022 £*
INCOME FROM:					
Donations and legacies		**495,584**	**203,786**	**699,370**	*470,016*
Other trading activities	3	**1,000**	**-**	**1,000**	*600*
Investments	4	**5,945**	**-**	**5,945**	*111*
TOTAL INCOME		**502,529**	**203,786**	**706,315**	*470,727*
EXPENDITURE ON:					
Charitable activities	5	**146,159**	**219,165**	**365,324**	*304,507*
TOTAL EXPENDITURE	6	**146,159**	**219,165**	**365,324**	*304,507*
NET INCOME / (EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**356,370**	**(15,379)**	**340,991**	*166,220*
NET MOVEMENT IN FUNDS		**356,370**	**(15,379)**	**340,991**	*166,220*
RECONCILIATION OF FUNDS:					
Total funds brought forward		**610,600**	**17,369**	**627,969**	*461,749*
TOTAL FUNDS CARRIED FORWARD		**966,970**	**1,990**	**968,960**	*627,969*

The notes on pages 12 to 25 form part of these financial statements.

BALANCE SHEET
AS AT 31 MARCH 2023

	Note	£	2023 £	£	2022 £
FIXED ASSETS					
Tangible assets	11		**12,500**		*12,500*
CURRENT ASSETS					
Debtors	12	**69,713**		*9,775*	
Cash at bank and in hand		**890,872**		*733,946*	
		960,585		*743,721*	
CREDITORS: amounts falling due within one year	13	**(4,125)**		*(128,252)*	
NET CURRENT ASSETS			**956,460**		*615,469*
NET ASSETS			**968,960**		*627,969*
CHARITY FUNDS					
Restricted funds	14		**1,990**		*17,369*
Unrestricted funds	14		**966,970**		*610,600*
TOTAL FUNDS			**968,960**		*627,969*

The financial statements were approved by the Trustee on and signed on their behalf, by:

J. Mul

.....
Trustee

Ankita Mishra

.....
Trustee

The notes on pages 12 to 25 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	Note	2023 £	*2022 £*
Cash flows from operating activities			
Net cash provided by operating activities	16	**156,926**	*213,642*
Change in cash and cash equivalents in the year		**156,926**	*213,642*
Cash and cash equivalents brought forward		**733,946**	*520,304*
Cash and cash equivalents carried forward	17	**890,872**	*733,946*

The notes on pages 12 to 25 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

HUMRAAZ constitutes a public benefit entity as defined by FRS 102.

1. ACCOUNTING POLICIES (continued)

1.2 Income

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

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the Trustee's report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1. ACCOUNTING POLICIES (continued)

1.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Charitable activities and Governance costs are costs incurred on the charity's operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

1.4 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Long-term land	-	None
Fixtures and fittings	-	SL over 4 years
Computer equipment	-	SL over 3 years

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

1.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1. ACCOUNTING POLICIES (continued)

1.7 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.9 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.10 Pensions

The charity makes monthly contributions into personal pension plans on behalf of the employees. Any outstanding monies due at 31 March 2022 are included in creditors.

1.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustee in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustee for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. INCOME FROM CHARITABLE ACTIVITIES

Income from charitable activities

	2023	2022
	£	£
Grants for charitable activities	**217,640**	*178,485*
Housing benefit	**230,365**	*216,330*
BWD BC Community Safety Partnership	**39,500**	*55,690*
Service user income	**6,611**	*7,736*
DLUHC funding	**167,700**	-
NRPF charges	**37,554**	*11,775*
Total	**699,370**	*470,016*

Grants/ donations for charitiable activities

	2023	2022
	£	£
CAF	**44,167**	*15,833*
PCC Sexual Violence	**40,000**	*35,323*
Other Gifts/ Donations	**3,334**	*2,452*
Prodigy	**-**	*6,638*
Womens Aid Federation of England	**-**	*2,220*
Comic Relief	**-**	*22,321*
Champa Champions	**29,689**	-
MHCLG	**44,620**	-
Imkaan	**-**	*13,333*
Zakat	**2,947**	*1,000*
Idle Women	**10,000**	-
Reimbursed charges	**10,520**	*1,895*
RP Tyson Construction Ltd	**-**	-
Tesco Bags of Help	**-**	-
Community Safety Partnership	**-**	*44,620*
Rosa - Women Thrive	**16,678**	*16,678*
Rosa - COVID	**-**	*16,172*
Loreal Be Me Project	**8,185**	-
Household Support Scheme	**7,500**	-
Total	**217,640**	*178,485*

3. EVENT INCOME

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	*Total funds 2022 £*
Community fundraising/ event income	**1,000**	**-**	**1,000**	*600*
Total 2022	*600*	*-*	*600*	

4. INVESTMENT INCOME

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	*Total funds 2022 £*
Investment income	**5,945**	**-**	**5,945**	*111*
Total 2022	*111*	*-*	*111*	

5. GOVERNANCE COSTS

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	*Total funds 2022 £*
Governance Internal audit costs	**450**	**-**	**450**	*450*
Legal and professional	**15,955**	**-**	**15,955**	*3,008*
Rent/ room hire	**30,703**	**-**	**30,703**	*31,695*
Bank charges	**81**	**-**	**81**	*97*
	47,189	**-**	**47,189**	*35,250*

6. ANALYSIS OF EXPENDITURE BY EXPENDITURE TYPE

	Staff costs 2023 £	Other costs 2023 £	Total 2023 £	*Total 2022 £*
Charitable expenditure	**254,660**	**63,475**	**318,135**	*269,257*
Expenditure on governance	**-**	**47,189**	**47,189**	*35,250*
	254,660	**110,664**	**365,324**	*304,507*
Total 2022	*208,548*	*95,959*	*304,507*	

7. NET INCOME/(EXPENDITURE)

During the year, no Trustees received any remuneration (2022 - £NIL).
During the year, no Trustees received any benefits in kind (2022 - £NIL).
During the year, no Trustees received any reimbursement of expenses (2022 - £NIL).

8. AUDITORS' REMUNERATION

The Independent Examiner's remuneration amounts to an Independent Examination fee of £ 150 (2022 - £ 150). - -

9. ANALYSIS OF CHARITABLE ACTIVITIES EXPENDITURE

	2023	2022
	£	£
Rates and room hire	1,519	1,519
Heat, light and water	15,194	11,216
Insurance	4,139	3,436
Repairs and maintenance	2,896	2,765
Telephone and IT costs	9,132	8,735
Postage and Stationery	504	479
Subscriptions	488	1,088
Miscellaneous expenses	-	-
Volunteer expenses	2,399	2,009
Equipment	4,112	8,180
Service user welfare expenses	9,828	9,212
Staff and recruitment costs	11,179	11,688
Wages and salaries	231,387	188,957
National insurance	12,470	8,989
Pension cost	10,803	10,602
Advertising and publicity	1,346	-
Cleaning cost	739	382
	318,135	269,257

10. STAFF COSTS

Staff costs were as follows:

	2023	2022
	£	£
Wages and salaries	231,387	188,957
Social security costs	12,470	8,989
Other pension costs	10,803	10,602
	254,660	208,548

The average number of persons employed by the charity during the year was as follows:

	2023	2022
	No.	No.
Project workers	10	8
Administration and financial	1	1
	11	9

No employee received remuneration amounting to more than £60,000 in either year.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

11. TANGIBLE FIXED ASSETS

	Long-term Land £	Fixtures and fittings £	Computer equipment £	Total £
Cost				
At 1 April 2022 and 31 March 2023	**12,500**	**38,923**	**16,388**	**67,811**
Depreciation				
At 1 April 2022 and 31 March 2023	**-**	**38,923**	**16,388**	**55,311**
Net book value				
At 31 March 2023	**12,500**	**-**	**-**	**12,500**
At 31 March 2022	*12,500*	*-*	*-*	*12,500*

12. DEBTORS

	2023 £	2022 £
Other debtors	**57,569**	-
Prepayments and accrued income	**12,144**	*9,775*
	69,713	*9,775*

13. CREDITORS: Amounts falling due within one year

	2023 £	2022 £
Other creditors	**-**	*724*
Accruals and deferred income	**4,125**	*127,528*
	4,125	*128,252*

14. STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 April 2022 £	Income £	Expenditure £	Balance at 31 March 2023 £
Designated funds				
Designated Fund - Building	150,000	-	-	150,000
Designated Fund - Contingency	182,000	-	-	182,000
	332,000	-	-	332,000
General funds				
General Funds - all funds	278,600	502,529	(146,159)	634,970
Total Unrestricted funds	610,600	502,529	(146,159)	966,970
Restricted funds				
Rosa Women Thrive	-	16,678	(16,678)	-
PCC Sexual Violence	-	40,000	(40,000)	-
MHCLG CSP	-	44,620	(44,620)	-
L'Oreal Be Me Project	-	8,185	(7,751)	434
Idle Women Triodos	-	10,000	(2,362)	7,638
CAF	(5,883)	44,167	(46,703)	(8,419)
Champa Champions Project	-	29,689	(29,689)	-
Household Support Scheme	-	7,500	(7,500)	-
Comic Relief	20,202	-	(20,202)	-
Rosa - Women Thrive	166	-	(166)	-
Rosa - COVID	2,884	-	(2,884)	-
Zakat	-	2,947	(610)	2,337
	17,369	203,786	(219,165)	1,990
Total of funds	627,969	706,315	(365,324)	968,960

14. STATEMENT OF FUNDS (continued)

STATEMENT OF FUNDS - PRIOR YEAR

	Balance at 1 April 2020 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2022* £
Designated funds					
Designated Fund - Building	*100,000*	-	-	*50,000*	*150,000*
Designated Fund - Contingency	*182,000*	-	-	-	*182,000*
General funds					
General Funds	*154,107*	*386,390*	*(211,897)*	*(50,000)*	*278,600*
Total Unrestricted funds	*436,107*	*386,390*	*(211,897)*	-	*610,600*
Restricted funds					
Imkaan - COVID Grant	-	*13,333*	*(13,333)*	-	-
PCC Sexual Violence	*23,476*	-	*(23,476)*	-	-
Tesco Bags of Help	*1,166*	-	*(1,166)*	-	-
RP Tyson Construction Ltd	*1,000*	-	*(1,000)*	-	-
CAF	-	*15,833*	*(21,716)*	-	*(5,883)*
Comic Relief	-	*22,321*	*(2,119)*	-	*20,202*
Rosa - Women Thrive	-	*16,678*	*(16,512)*	-	*166*
Rosa - COVID	-	*16,172*	*(13,288)*	-	*2,884*
	25,642	*84,337*	*(92,610)*	-	*17,369*
Total of funds	*461,749*	*470,727*	*(304,507)*	-	*627,969*

SUMMARY OF FUNDS - CURRENT YEAR

	Balance at 1 April 2022 £	**Income** £	**Expenditure** £	**Balance at 31 March 2023** £
Designated funds	**332,000**	**-**	**-**	**332,000**
General funds	**278,600**	**502,529**	**(146,159)**	**634,970**
	610,600	**502,529**	**(146,159)**	**966,970**
Restricted funds	**17,369**	**203,786**	**(219,165)**	**1,990**
	627,969	**706,315**	**(365,324)**	**968,960**

14. STATEMENT OF FUNDS (continued)

SUMMARY OF FUNDS - PRIOR YEAR

	Balance at 1 April 2020 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2022* £
Designated funds	*282,000*	-	-	*50,000*	*332,000*
General funds	*154,107*	*386,390*	*(211,897)*	*(50,000)*	*278,600*
	436,107	*386,390*	*(211,897)*	-	*610,600*
Restricted funds	*25,642*	*84,337*	*(92,610)*	-	*17,369*
	461,749	*470,727*	*(304,507)*	-	*627,969*

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2023 £	**Restricted funds 2023** £	**Total funds 2023** £
Tangible fixed assets	**12,500**	**-**	**12,500**
Current assets	**958,595**	**1,990**	**960,585**
Creditors due within one year	**(4,125)**	**-**	**(4,125)**
	966,970	**1,990**	**968,960**

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Unrestricted funds 2022 £	*Restricted funds 2022* £	*Total funds 2022* £
Tangible fixed assets	*12,500*	-	*12,500*
Current assets	*726,352*	*17,369*	*743,721*
Creditors due within one year	*(128,252)*	-	*(128,252)*
	610,600	*17,369*	*627,969*

16. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023 £	*2022* *£*
Net income for the year (as per Statement of Financial Activities)	**340,991**	*166,220*
Adjustment for:		
(Increase)/decrease in debtors	**(59,938)**	*1,899*
(Decrease)/increase in creditors	**(124,127)**	*45,523*
Net cash provided by operating activities	**156,926**	*213,642*

17. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2023 £	*2022* *£*
Cash in hand	**890,872**	*733,946*
Total	**890,872**	*733,946*

18. PENSION COMMITMENTS

The charity makes monthly contributions into personal pension plans on behalf of the employees. There were £0 outstanding monies due at 31 March 2023 (£724 - March 2022) included in creditors.

19. RELATED PARTY TRANSACTIONS

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

HUMRAAZ

England & Wales - Charity number 1109315

Accounts

Charity number: 1109315

HUMRAAZ

UNAUDITED

TRUSTEE'S REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

HUMRAAZ

CONTENTS

	Page
Reference and administrative details of the charity, its trustees and advisers	1
Trustee's report	2 - 6
Independent examiner's report	7 - 8
Statement of financial activities	9
Balance sheet	10
Statement of cash flows	11
Notes to the financial statements	12 - 24

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEE AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2022

Dispensation

Dispensation has been given to the charity to protect the identity of the service users.

Charity registered number

1109315

Principal office

PO Box 427, Lancashire, BB1 5BN

Accountants

CW Accountants Limited, Boulevard Centre, 45 Railway Road, Blackburn, Lancashire, BB1 1EZ

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

TRUSTEE'S REPORT
FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their annual report together with the financial statements of Humraaz (the Charity) for the year ended 31 March 2022. The Trustee confirm that the annual report and financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and Activities

a. POLICIES AND OBJECTIVES

The objectives of the Charity are primarily but not exclusively to assist in the relief of women and their children from Black and Minoritised groups who have suffered or are suffering, or are at risk of suffering, domestic violence and forced marriage, through the provision of support, education, advice and accommodation and by such other charitable means as the Executive Committee think fit with the object of improving their conditions of life.

b. ACTIVITIES FOR ACHIEVING OBJECTIVES

Throughout 2021/22 Humraaz continued to offer quality services to vulnerable women and their children which were tailored to their individual needs. Many of these women do not speak English and our team of bilingual project workers and support staff provide one to one support on a daily basis. Most of the women we support have NRPF and require specialist immigration assistance. We are therefore supporting some of the most vulnerable women in the country. The intense practical support they receive enables them to move on from abuse and fear to safety and independence.

Humraaz is a specialist support service and will continue to promote the importance and virtues of specialist support for BME women. Humraaz continues to receive high volumes of referrals from women who are unable to access public funds. Working with these women Humraaz has a 100% success rate of securing Indefinite Leave to Remain.

Partnership working

- Idle Women – continued partnership working holistic therapy work including herbal course
- PCC Lancashire supported work with Domestic Abuse & Sexual Violence funding the AV Advocate post. Women engaged with the service and received culturally specific intervention, advise and support.
- The Champa Champion project funded by Comic Relief was made up of a cohort of BME specialist services namely Saheli, Apna Haq, Rochdale Women's Centre and Humraaz. This project covered 6 months into this reporting period and focused on supporting sustenance of specialism.
- ROSA/Smallwood funding secured a piece of work to improve mental health & wellbeing which covered 6 months into this reporting period. Humraaz created a project based on provision of curative and preventative support to ensure that the long-term positive mental impact on BME women and girls is sustained.
- Partnership engagement with CAF via their Resilience Fund enabled developing Humraaz's advocacy offer and organizational resilience.

IT

Confidentiality and IT security continues to remain high on the agenda. All data is kept on the central server and backed up daily for additional security, this is a much-improved system than the shared server previously used.

Staffing

Staffing levels remained consistent. The CEO continued to work on raising the profile of the service, meeting commissioners, partners and stakeholders. In order to strengthen and stabilise the charity's management team,

a Business Development Manager's role was recruited. This role has been pivotal in providing the CEO with support. The pandemic brought various challenges with staffing, however, we ensured that we continued to build capacity while supporting our service users and staff.

Premises and facilities

The Trustees and Management have ensured that all properties meet standards required by legislation and that the overall standard of décor and furnishings is high. Electrical equipment such are fridge freezers were replaced as required. The Charity continues to lease the 2nd floor at Unity House. In person services for the community was put on hold during the pandemic in order to ensure safety of our service users and staff. We continued to offer educational sessions for our service users from the refuge.

c. MAIN ACTIVITIES UNDERTAKEN TO FURTHER THE CHARITY'S PURPOSES FOR PUBLIC BENEFIT

The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the Charity should undertake.

The remainder of the Annual Report explain's the Charity's work during the year and how it has been carried out for the public benefit. (See Activities for Achieving Objectives above).

d. VOLUNTEERS

The Trustees are all volunteers who have continued to serve the charity especially by contributing their professional advice when required. Meetings took place six times during the year. A core of five Trustees remain committed to the service. All trustees have an induction pack and priority is given to attending events whenever possible.

Achievements and performance

a. REVIEW OF ACTIVITIES

From the time of registration in 2005 the management of the service has been strengthened by a small, committed and well qualified group of trustees who contribute much to the management of the charity. For the main part of the year there have been five trustees actively involved on a regular basis. meeting regularly during the year.

The UK went into national lockdown on 23rd March 2020. Trustees and management worked together to risk assess the various factors needed to adhere to government guidelines and to ensure the safety and of staff and service users, particularly those with health conditions.

The Health and Safety of residents and staff remained paramount. Procedures and policies were reviewed and adhered to in line with legal guidance. Staff have received training and met regularly to ensure high standards were adhered to. In addition to working with survivors of domestic violence as outlined above, there were a number of activities carried out as part of our community work at Unity House including:

- Coffee Mornings weekly
- Wellbeing & Mindfulness
- Rebalancing Relationships
- Self Esteem
- SVA Creative Art Therapy
- Women's Peer Support
- Fatima Project
- Half Term activities
- Make & Take

- Volunteer Training
- Sewing For Beginners
- Anti-Bullying
- Panto/Party & Outing for Christmas
- Self Defence
- Guided Journaling
- Digital Skills/ Video Story
- IWD performance practice

With regards to ProDIGY, our third strand offering peer support for professional Black & Minoritised backgrounds, a monthly skill workshop was delivered by the various group members in person and via zoom. This enabled reach and flexibility for participation covering a broad range of topics for professional and personal development.

Staff were also provided the opportunity to upskill/ refresh through wellbeing activities, participation in residentials and in house training.

Thank you to donors, funders and supporters Sharon Allen, Avon , Kids Out Circus Starr CIC Soroptimists Blackburn Youth Action Lancashire Federation of Women's Institute Andy Schofield – Holy Trinity Benefit Mankind Food for Thought All men and women who have donated essential items, food and cash.

Financial review

a. GOING CONCERN

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

b. RESERVES POLICY

The Trustees aim to accumulate reserves of between 3 and 6 months of the resources expended to enable current activities and liabilities to be met, in the event of delay in receipt of income. Total reserves amounted to £627,969 of which £610,660 were unrestricted funds (£332,000 of the unrestricted funds has been designated for two purposes; 1. to purchase a building and 2. in the event that the company has to be wound up) and represented restricted funds.

c. SURPLUS/DEFICIT

The Charity's financial results for the year amounted to a surplus of £166,220 (2021 - £108,974).

d. PRINCIPAL FUNDING

Principal funding for the charity is provided by Blackburn with Darwen Borough Council for housing benefits and Community Safety Partnership for refuge.

Structure, governance and management

a. CONSTITUTION

The charity constituted by a Trust Deed and its property shall be administered and managed by the Trustees

under the name of Humraaz or by such other name as the Trustees from time to time decide and with the approval of the Charity Commission for England and Wales.

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the charity is the responsibility of the Trustee who are elected and co-opted under the terms of the Trust deed.

c. ORGANISATIONAL STRUCTURE AND DECISION MAKING

The Charity shall be run by an Executive Committee of Trustees. There shall be at least three Trustees with every future Trustee being appointed by a resolution of the Trustees passed at a special meeting. In selecting Trustees, the Trustees shall take into account the benefits of appointing a person who is able by virtue of his or her personal or professional qualifications, to make a contribution to the pursuit of the objects or the management of the Charity.

d. RELATED PARTY RELATIONSHIPS

There are no related party transactions for the year ended 31 March 2022.

e. RISK MANAGEMENT

The Trustee have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks. The Charity has policies and procedures in place to evaluate and effectively control most risks to the Charity. Humraaz also seeks professional guidance in relation to certain risks including Health and Safety.

Plans for future periods

a. FUTURE DEVELOPMENTS

Humraaz strives to continue supporting women and their children who are victims of Domestic Abuse, forced marriage and honour based violence, whilst expanding networking and promotion of the services of Humraaz.

We have built on the strategy work commenced in the last financial year to clarify our mission and vision statement which will be adopted in the forthcoming year. We have been mindful of language, including staff, service users, trustee and relevant sector input when considering and selecting terms.

Humraaz continues to work with the emphasis on ensuring women are fully equipped with the skills necessary to live a fully independent and integrated life. Group work and counselling services are being developed further and new ideas are being considered. Humraaz continues to promote the virtues and benefits of a specialist service.

Funding as always remains a concern as housing benefits have been reduced and the Supporting People contract may possibly suffer further cuts in the future. Currently, Humraaz has sufficient reserves to mitigate any risks for the near future. However, Humraaz will strive to appropriate additional funding in the future.

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The support now gained from closer involvement with Imkaan a national capacity building organisation has made a big difference to Humraaz. Work has been done on governance and strategy with the Trustees.

TRUSTEES' RESPONSIBILITIES STATEMENT

TRUSTEE'S REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2022

The Trustee is responsible for preparing the Trustee's 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 & Wales requires the Trustee 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 Trustee is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to present that the charity will continue in operation.

The Trustee is responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable him to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. He is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 26/01/23 and signed on their behalf by:

....

Trustee Trustee

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEE OF HUMRAAZ (the 'charity')

I report to the charity Trustee on my examination of the accounts of the charity for the year ended 31 March 2022.

This report is made solely to the charity's Trustee, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustee those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustee as a body, for my work or for this report.

RESPONSIBILITIES AND BASIS OF REPORT

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

I report in respect of my examination of the charity'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 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Accounting Technicians , which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

INDEPENDENT EXAMINER'S REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2022

Signed: Dated: 26/01/23

Gillian Davies AAT

CW Accountants Limited
45 Railway Road
Blackburn
Lancashire
BB1 1EZ

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	*Total funds 2021 £*
INCOME FROM:					
Donations and legacies		**385,679**	**84,337**	**470,016**	*429,674*
Other trading activities	3	**600**	**-**	**600**	*576*
Investments	4	**111**	**-**	**111**	*206*
TOTAL INCOME		**386,390**	**84,337**	**470,727**	*430,456*
EXPENDITURE ON:					
Charitable activities	5	**211,897**	**92,610**	**304,507**	*321,482*
TOTAL EXPENDITURE	6	**211,897**	**92,610**	**304,507**	*321,482*
NET INCOME / (EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**174,493**	**(8,273)**	**166,220**	*108,974*
NET MOVEMENT IN FUNDS		**174,493**	**(8,273)**	**166,220**	*108,974*
RECONCILIATION OF FUNDS:					
Total funds brought forward		**436,107**	**25,642**	**461,749**	*352,775*
TOTAL FUNDS CARRIED FORWARD		**610,600**	**17,369**	**627,969**	*461,749*

The notes on pages 12 to 24 form part of these financial statements.

BALANCE SHEET
AS AT 31 MARCH 2022

	Note	£	2022 £	£	2021 £
FIXED ASSETS					
Tangible assets	11		**12,500**		*12,500*
CURRENT ASSETS					
Debtors	12	**9,775**		*11,674*	
Cash at bank and in hand		**733,946**		*520,304*	
		743,721		*531,978*	
CREDITORS: amounts falling due within one year	13	**(128,252)**		*(82,729)*	
NET CURRENT ASSETS			**615,469**		*449,249*
NET ASSETS			**627,969**		*461,749*
CHARITY FUNDS					
Restricted funds	14		**17,369**		*25,642*
Unrestricted funds	14		**610,600**		*436,107*
TOTAL FUNDS			**627,969**		*461,749*

The financial statements were approved by the Trustee on 26/01/23 and signed on their behalf, by:

... .
Trustee

.....
Trustee

The notes on pages 12 to 24 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	Note	2022 £	*2021 £*
Cash flows from operating activities			
Net cash provided by operating activities	16	**213,642**	*175,590*
Change in cash and cash equivalents in the year		**213,642**	*175,590*
Cash and cash equivalents brought forward		**520,304**	*344,714*
Cash and cash equivalents carried forward	17	**733,946**	*520,304*

The notes on pages 12 to 24 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

HUMRAAZ constitutes a public benefit entity as defined by FRS 102.

1. ACCOUNTING POLICIES (continued)

1.2 Income

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

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the Trustee's report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1. ACCOUNTING POLICIES (continued)

1.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Charitable activities and Governance costs are costs incurred on the charity's operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

1.4 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Long-term land	-	None
Fixtures and fittings	-	SL over 4 years
Computer equipment	-	SL over 3 years

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

1.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1. ACCOUNTING POLICIES (continued)

1.7 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.9 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.10 Pensions

The charity makes monthly contributions into personal pension plans on behalf of the employees. Any outstanding monies due at 31 March 2022 are included in creditors.

1.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustee in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustee for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. INCOME FROM CHARITABLE ACTIVITIES

Income from charitable activities

	2022	2021
	£	£
Grants for charitable activities	**178,485**	*168,478*
Housing benefit	**216,330**	*205,925*
BWD BC Community Safety Partnership	**55,690**	*41,727*
Service user income	**7,736**	*8,589*
NRPF charges	**11,775**	*5,737*
Total	**470,016**	*430,456*

Grants/ donations for charitiable activities

	2022	2021
	£	£
CAF	**15,833**	-
BWD Community Safety Team	**-**	*5,000*
PCC	**35,323**	-
Other Gifts/ Donations	**-**	*5,222*
Prodigy	**6,638**	-
Womens Aid Federation of England	**2,220**	*600*
Comic Relief	**22,321**	*61,256*
Government Job Retention Scheme	**-**	*23,477*
MHCLG - Wish Centre	**-**	*54,136*
Imkaan	**13,333**	*6,667*
Zakat	**1,000**	-
Various sundry donations	**2,452**	-
Reimbursed charges	**1,895**	-
RP Tyson Construction Ltd	**-**	*1,000*
Tesco Bags of Help	**-**	*1,166*
DCLG	**-**	*9,954*
Rosa - Women Thrive	**16,678**	-
Rosa - COVID	**16,172**	-
Community Safety Partnership	**44,620**	-
Total	**178,485**	*168,478*

3. EVENT INCOME

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	*Total funds 2021 £*
Community fundraising/ event income	**600**	**-**	**600**	*576*
Total 2021	*576*	*-*	*576*	

4. INVESTMENT INCOME

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	*Total funds 2021 £*
Investment income	**111**	**-**	**111**	*206*
Total 2021	*206*	*-*	*206*	

5. GOVERNANCE COSTS

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	*Total funds 2021 £*
Governance Internal audit costs	**450**	**-**	**450**	*150*
Legal and professional	**3,008**	**-**	**3,008**	*2,420*
Rent/ room hire	**31,695**	**-**	**31,695**	*31,589*
Bank charges	**97**	**-**	**97**	*73*
	35,250	**-**	**35,250**	*34,232*

6. ANALYSIS OF EXPENDITURE BY EXPENDITURE TYPE

	Staff costs 2022 £	Depreciation 2022 £	Other costs 2022 £	Total 2022 £	*Total 2021 £*
Charitable expenditure	**208,548**	**-**	**60,709**	**269,257**	*287,250*
Expenditure on governance	**-**	**-**	**35,250**	**35,250**	*34,232*
	208,548	**-**	**95,959**	**304,507**	*321,482*
Total 2021	*210,668*	*923*	*109,891*	*321,482*	

7. NET INCOME/(EXPENDITURE)

This is stated after charging:

	2022	*2021*
	£	*£*
Depreciation of tangible fixed assets:		
- owned by the charity	-	*923*

During the year, no Trustees received any remuneration (2021 - £NIL).
During the year, no Trustees received any benefits in kind (2021 - £NIL).
During the year, no Trustees received any reimbursement of expenses (2021 - £NIL).

8. AUDITORS' REMUNERATION

The Independent Examiner's remuneration amounts to an Independent Examination fee of £ 150 (2021 - £ 150). - -

9. ANALYSIS OF CHARITABLE ACTIVITIES EXPENDITURE

	2022	2021
	£	£
Rates and room hire	1,519	1,549
Heat, light and water	11,216	11,126
Insurance	3,436	3,558
Repairs and maintenance	2,765	5,396
Telephone and IT costs	8,735	16,080
Postage and Stationery	479	904
Subscriptions	1,088	1,120
Miscellaneous expenses	-	174
Volunteer expenses	2,009	579
Equipment	8,180	18,648
Service user welfare expenses	9,212	9,298
Staff and recruitment costs	11,688	6,269
Wages and salaries	188,957	190,591
National insurance	8,989	9,794
Pension cost	10,602	10,283
Depreciation	-	923
Cleaning cost	382	958
	269,257	287,250

10. STAFF COSTS

Staff costs were as follows:

	2022	2021
	£	£
Wages and salaries	188,957	190,591
Social security costs	8,989	9,794
Other pension costs	10,602	10,283
	208,548	210,668

The average number of persons employed by the charity during the year was as follows:

	2022	2021
	No.	No.
Project workers	8	8
Administration and financial	1	1
	9	9

No employee received remuneration amounting to more than £60,000 in either year.

11. TANGIBLE FIXED ASSETS

	Long-term Land £	Fixtures and fittings £	Computer equipment £	Total £
Cost				
At 1 April 2021 and 31 March 2022	**12,500**	**38,923**	**16,388**	**67,811**
Depreciation				
At 1 April 2021 and 31 March 2022	**-**	**38,923**	**16,388**	**55,311**
Net book value				
At 31 March 2022	**12,500**	**-**	**-**	**12,500**
At 31 March 2021	*12,500*	*-*	*-*	*12,500*

12. DEBTORS

	2022 £	*2021 £*
Prepayments and accrued income	**9,775**	*11,674*

13. CREDITORS: Amounts falling due within one year

	2022 £	*2021 £*
Other taxation and social security	**-**	*3,954*
Other creditors	**724**	*2,491*
Accruals and deferred income	**127,528**	*76,284*
	128,252	*82,729*

14. STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Designated funds					
Designated Fund - Building	100,000	-	-	50,000	150,000
Designated Fund - Contingency	182,000	-	-	-	182,000
	282,000	-	-	50,000	332,000
General funds					
General Funds - all funds	154,107	386,390	(211,897)	(50,000)	278,600
Total Unrestricted funds	436,107	386,390	(211,897)	-	610,600
Restricted funds					
Comic Relief - Angelou Centre	23,476	-	(23,476)	-	-
Imkaan - Covid Grant	-	13,333	(13,333)	-	-
CAF	-	15,833	(21,716)	-	(5,883)
Tesco - Bags of Help	1,166	-	(1,166)	-	-
RP Tyson Construction Ltd	1,000	-	(1,000)	-	-
Comic Relief	-	22,321	(2,119)	-	20,202
Rosa - Women Thrive	-	16,678	(16,512)	-	166
Rosa - COVID	-	16,172	(13,288)	-	2,884
	25,642	84,337	(92,610)	-	17,369
Total of funds	461,749	470,727	(304,507)	-	627,969

STATEMENT OF FUNDS - PRIOR YEAR

	Balance at 1 April 2020 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2021* £
Designated funds					
Designated Fund - Building	*75,000*	-	-	*25,000*	*100,000*
Designated Fund - Contingency	*160,000*	-	-	*22,000*	*182,000*
General funds					
General Funds	*114,012*	*293,977*	*(206,882)*	*(47,000)*	*154,107*
Total Unrestricted funds	*349,012*	*293,977*	*(206,882)*	-	*436,107*

14. STATEMENT OF FUNDS (continued)

Restricted funds

Awards for All	*3,763*	-	*(3,763)*	-	-
Comic Relief - Angelou Centre	-	*47,384*	*(23,908)*	-	*23,476*
MHCLG - BWD	-	*9,954*	*(9,954)*	-	-
Imkaan - Covid Grant	-	*6,667*	*(6,667)*	-	-
MHCLG - Wish Centre	-	*54,136*	*(54,136)*	-	-
Tesco - Bags of Help	-	*1,166*	-	-	*1,166*
RP Tyson Construction Ltd	-	*1,000*	-	-	*1,000*
Rosa - COVID	-	*16,172*	*(16,172)*	-	-
	3,763	*136,479*	*(114,600)*	-	*25,642*
Total of funds	*352,775*	*430,456*	*(321,482)*	-	*461,749*

SUMMARY OF FUNDS - CURRENT YEAR

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Designated funds	**282,000**	**-**	**-**	**50,000**	**332,000**
General funds	**154,107**	**386,390**	**(211,897)**	**(50,000)**	**278,600**
	436,107	**386,390**	**(211,897)**	**-**	**610,600**
Restricted funds	**25,642**	**84,337**	**(92,610)**	**-**	**17,369**
	461,749	**470,727**	**(304,507)**	**-**	**627,969**

SUMMARY OF FUNDS - PRIOR YEAR

	Balance at 1 April 2020 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2021* £
Designated funds	*235,000*	-	-	*47,000*	*282,000*
General funds	*114,012*	*293,977*	*(206,882)*	*(47,000)*	*154,107*
	349,012	*293,977*	*(206,882)*	-	*436,107*
Restricted funds	*3,763*	*136,479*	*(114,600)*	-	*25,642*
	352,775	*430,456*	*(321,482)*	-	*461,749*

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	**12,500**	**-**	**12,500**
Current assets	**726,352**	**17,369**	**743,721**
Creditors due within one year	**(128,252)**	**-**	**(128,252)**
	610,600	**17,369**	**627,969**

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Unrestricted funds 2021 £	*Restricted funds 2021 £*	*Total funds 2021 £*
Tangible fixed assets	*12,500*	*-*	*12,500*
Current assets	*506,336*	*25,642*	*531,978*
Creditors due within one year	*(82,729)*	*-*	*(82,729)*
	436,107	*25,642*	*461,749*

16. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	*2021 £*
Net income for the year (as per Statement of Financial Activities)	**166,220**	*108,974*
Adjustment for:		
Depreciation charges	**-**	*923*
Decrease/(increase) in debtors	**1,899**	*(5,941)*
Increase in creditors	**45,523**	*71,634*
Net cash provided by operating activities	**213,642**	*175,590*

17. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2022 £	*2021 £*
Cash in hand	**733,946**	*520,304*
Total	**733,946**	*520,304*

18. PENSION COMMITMENTS

The charity makes monthly contributions into personal pension plans on behalf of the employees. There were £724 outstanding monies due at 31 March 2022 included in creditors.

19. RELATED PARTY TRANSACTIONS

There are no related party transactions for the year ended 31 March 2021.

HUMRAAZ

England & Wales - Charity number 1109315

Accounts

Charity number: 1109315

HUMRAAZ

UNAUDITED

TRUSTEE'S REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

HUMRAAZ

CONTENTS

	Page
Reference and administrative details of the charity, its trustees and advisers	1
Trustee's report	2 - 7
Independent examiner's report	8 - 9
Statement of financial activities	10
Balance sheet	11
Statement of cash flows	12
Notes to the financial statements	13 - 25

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEE AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2021

Dispensation

Dispensation has been given to the charity to protect the identity of the service users.

Charity registered number

1109315

Principal office

PO Box 427, Lancashire, BB1 5BN

Accountants

CW Accountants Limited, Boulevard Centre, 45 Railway Road, Blackburn, Lancashire, BB1 1EZ

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

TRUSTEE'S REPORT
FOR THE YEAR ENDED 31 MARCH 2021

The Trustees present their annual report together with the financial statements of Humraaz (the Charity) for the year ended 31 March 22021. The Trustee confirm that the annual report and financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Objectives and Activities

a. POLICIES AND OBJECTIVES

The objectives of the Charity are primarily but not exclusively to assist in the relief of women and their children from Black and Minority Ethnic groups who have suffered or are suffering, or are at risk of suffering, domestic violence and forced marriage, through the provision of support, education, advice and accommodation and by such other charitable means as the Executive Committee think fit with the object of improving their conditions of life.

b. ACTIVITIES FOR ACHIEVING OBJECTIVES

Throughout 2020/2021 Humraaz continued to offer quality services to vulnerable women and their children which were tailored to their individual needs. Many of these women do not speak English and our team of bilingual project workers and support staff provide one to one support on a daily basis. Most of the women we support have NRPF and require specialist immigration assistance. We are therefore supporting some of the most vulnerable women in the country. The intense practical support they receive enables them to move on from abuse and fear to safety and independence. Humraaz as a specialist support service, continued to promote the importance and virtues of specialist support for BME women.

Humraaz continued to receive high volumes of referrals from women who were unable to access public funds. Working with these women Humraaz has had a 100% success rate of securing Indefinite Leave to Remain. In the climate of uncertainty regarding finance Humraaz remained proactive and creative in fund raising.

Partnership working

Blackburn with Darwen – Adult learning course talk English
Imkaan Network – closer working relationship with the northern group and looking forward to partnership working and sharing resources around training and research. Imkaan have worked with Humraaz to secure funding.
Womens Aid - CEO invited to speak at WA winter conference. Humraaz have been working closely with WA throughout COVID as WA pushed the government for funding as domestic abuse cases rose.
MCHLG - a number of meetings took place throughout the year stressing the importance of BME specialism which did transpire to Humraaz securing some funding
Learning Curve – delivery of accredited courses started but due to COVID had been on hold
Northern Consortia – 5 "by and for" BME services form part of the Northern Consortia. (Angelou Centre, Apna Haq, Humraaz, Rochdale Womens Welfare and Saheli) the consortia have been successful with funding from Comic Relief for "The Positive Change Partnership" Each organisation have recruited a full time Sexual Violence Advocate to work with women and girls
One Voice –We have sponsored the John Roberts Outstanding Achievement Award for almost 10 years, although this was postponed due to COVID in this year

IT

Confidentiality and IT security continues to remain high on the agenda. All data is kept on the central server and backed up daily for additional security, this is a much improved system than the shared server previously used. SMART TVs were secured for residents in refuge and existing systems for service users were replaced with laptops. Some equipment was purchased to support staff with remote working. .

Staffing
Staffing levels remained consistent although there were a number of changes due to COVID. One staff member left for maternity leave, another was ill with severe condition and is on sick leave. Some staff were furloughed; others had been advised to shield. A blended approach was initiated. The majority of staff continued to work with residents and service users as essential workers. A number of precautions were taken in line with government guidance. The CEO continued to work on raising the profile of the service, meeting commissioners, partners and stakeholders. A full time ISVA was recruited in May 2020. There were some absences due to ill health and maternity. We successfully recruited a Business Development Manager to work to develop the organisation's strategy. We also recruited an Administration Officer to carry out general finance and admin duties. A housekeeper was recruited to assist with staffing due to long term sickness and various staff with health conditions unable to be present due to government guidelines on shielding. Clinical supervision was made mandatory for staff in the first 3 months of the outbreak of the virus. This was to support with wellbeing around global events, local concerns and personal safety.

Premises and facilities
The Trustees and Management have ensured that all properties meet standards required by legislation and that the overall standard of décor and furnishings is high. Electrical equipment such are fridge freezers were replaced as required.
The Charity continues to lease the 2nd floor at Unity House. The development of services both for IT and community/group work continues although this was place on hold for the majority of the reporting period due to lockdown restrictions. The premises provided a base and drop in centre for both existing and previous service users as well as members of the wider community. All were able to access recreational and educational classes. Idle Women CIC had use of a room within the building, thus strengthening the partnership between the two organisations This came to an end in March 2020 as they moved premises following purchase of a mill more suitable for their activities.
The utilisation of the new premises continued to develop and thrive. Weekly coffee mornings aimed at women from the local community that were otherwise isolated proved a great success and the number continued to rise until the advent of the Covid19 pandemic which saw Blackburn with Darwen borough in stringent measures for the majority of the year. This put a halt to many community activities within the space. Staff continued to use it while maintaining social distancing and adhering to safety measures.
The separate premises continued to be utilised effectively, for counselling and group work. The group work also continued and was a practical asset for both residents and ex-residents recently rehoused in the district.
A third arm of activities was launched at Humraaz's IWD event. Prodigy provides support for BME professional women to develop their skills, network and build their capacities for leadership and professional advancement.
Due to Covid19, management of the premises has had to be reviewed, with various safety and hygiene measures in place to ensure the safety of staff and service users. This included but was not limited to social distancing guidelines and labelling, masks, hand sanitisers, track and trace facilities, liaising with Public Health England for advice on managing the situation, and regular cleaning and disinfecting of surfaces. The way the refuges and community spaces were used was limited due to these additional restrictions.

c. MAIN ACTIVITIES UNDERTAKEN TO FURTHER THE CHARITY'S PURPOSES FOR PUBLIC BENEFIT

The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the Charity should undertake.

The remainder of the Annual Report explain's the Charity's work during the year and how it has been carried out for the public benefit. (See Activities for Achieving Objectives above).

d. VOLUNTEERS

The Trustees are all volunteers who have continued to serve the charity especially by contributing their professional advice when required. Meetings took place six times during the year. A core of five Trustees remain committed to the service. All trustees have an induction pack and priority is given to attending events whenever

possible.

One of our community volunteers was shortlisted for two CVS community Awards. We successfully sought funding for a volunteer to be trained at masters level in Reiki to benefit service users wellbeing.

Achievements and performance

a. REVIEW OF ACTIVITIES

From the time of registration in 2005 the management of the service has been strengthened by a small, committed and well qualified group of trustees who contribute much to the management of the charity. For the main part of the year there have been five trustees actively involved on a regular basis, meeting regularly during the year. Trustees also contributed their input to the Imkaan Anti-Racism charter specific to the VAWG sector. Both Chair and CEO attended the launch of the first report and research into the experience of BME women and sexual violence at the Houses of Parliament. [Dr Ravi Thiara, University of Warwick & Sumanta Roy, Imkaan (2020) Reclaiming Voice: Minortised Women and Sexual Violence Key Findings (2020). Chair and CEO both also attended the Muslim Women's Network AGM 2020.

Covid19 had a significant impact on the sector and we were successful in securing some funding specific to the challenges of the pandemic. Referrals as a whole grew which was consistent with referrals into VAWG/DV services across the world during the global lockdown. Trustees and management worked together to risk assess the various factors needed to continue work.

The CEO regularly promotes the service through the organisational social media account, networking with organisations and promoting collaboration as well as raising the profile of the activities carried out at Humraaz.
The Health and Safety of residents and staff remained paramount. Procedures and policies were reviewed and adhered to in line with legal guidance, particularly around public health and hygiene. This duty has also been built into the new admin role to ensure regular and timely review and implantation of policies and procedures. Staff have received training and met regularly to ensure high standards were adhered to.

In addition to working with survivors of domestic violence as outlined above, there were a number of activities carried out as part of our community work at Unity House including:

- Coffee mornings at Unity House
- Self Esteem groups
- Rebalancing relationships
- English classes

Thank you to donors, funders and supporters
British Zakat Board
Kids Out
Circus Starr CIC
Soroptimists Blackburn
Youth Action
Lancashire Federation of Womens Institute
Andy Schofield – Holy Trinity
Benefit Mankind
Food for Thought
All men and women who have donated essential items, food and cash

Prodigy continued to meet once a month, and this became remote support during the lockdown and throughout the rest of the year. Various guest speakers were invited to speak, often from the group of professional women itself on various topics including Black Lives Matter, identity and leadership development by guest speaker Diana Osagie.

We have created and updated our website and are close to finalising our strategy as an organisation. An

ongoing discussion is taking place with the housing association in regards to our tenancy/management agreement.

Financial review

a. GOING CONCERN

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

b. RESERVES POLICY

The Trustees aim to accumulate reserves of between 3 and 6 months of the resources expended to enable current activities and liabilities to be met, in the event of delay in receipt of income. Total reserves amounted to £461,749 of which £436,107 were unrestricted funds (£282,000 of the unrestricted funds has been designated for two purposes; 1. to purchase a building and 2. in the event that the company has to be wound up) and £25,642 represented restricted funds.

c. SURPLUS/DEFICIT

The Charity's financial results for the year amounted to a surplus of £108,974 (2020 - £26,130).

d. PRINCIPAL FUNDING

Principal funding for the charity is provided by Blackburn with Darwen Borough Council for housing benefits and Community Safety Partnership for refuge.

Structure, governance and management

a. CONSTITUTION

The charity constituted by a Trust Deed and its property shall be administered and managed by the Trustees under the name of Humraaz or by such other name as the Trustees from time to time decide and with the approval of the Charity Commission for England and Wales.

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the charity is the responsibility of the Trustee who are elected and co-opted under the terms of the Trust deed.

c. ORGANISATIONAL STRUCTURE AND DECISION MAKING

The Charity shall be run by an Executive Committee of Trustees. There shall be at least three Trustees with every future Trustee being appointed by a resolution of the Trustees passed at a special meeting. In selecting Trustees, the Trustees shall take into account the benefits of appointing a person who is able by virtue of his or her personal or professional qualifications, to make a contribution to the pursuit of the objects or the management of the Charity.

d. RELATED PARTY RELATIONSHIPS

There are no related party transactions for the year ended 31 March 2021.

e. RISK MANAGEMENT

The Trustee have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks. The Charity has policies and procedures in place to evaluate and effectively control most risks to the Charity. Humraaz also seeks professional guidance in relation to certain risks including Health and Safety.

Plans for future periods

a. FUTURE DEVELOPMENTS

Humraaz strives to continue supporting women and their children who are victims of Domestic Abuse, forced marriage and honour based violence, whilst expanding networking and promotion of the services of Humraaz. Mike Boyles from the OR Society provided a pro bono strategy workshop attended by staff and trustees. Humraaz were advised to clarify its mission and vision statement in order to clarify its long term strategy. Camile Kumar delivered a one day training for staff and trustees on intersectionality in order to streamline understanding and educate on a topical area very relevant to the specialist sector. On the back of this work which took place in 2019, Stimulus Ltd have provided scoping work to assist with business development and strategy. Humraaz will support Stimulus Ltd on its 'Still I Rise' Leadership Programme taking place in 2021.

We have built on the strategy work commenced in the last financial year to clarify our mission and vision statement which will be adopted in the forthcoming year. We have been mindful of language, including staff, service users, trustee and relevant sector input when considering and selecting terms.

Humraaz continues to work with the emphasis on ensuring women are fully equipped with the skills necessary to live a fully independent and integrated life. Group work and counselling services are being developed further and new ideas are being considered. Humraaz continues to promote the virtues and benefits of a specialist service.

Funding as always remains a concern as housing benefits have been reduced and the Supporting People contract may possibly suffer further cuts in the future. Currently, Humraaz has sufficient reserves to mitigate any risks for the near future. However, Humraaz will strive to appropriate additional funding in the future. We have secured a further eighteen months funding from DCLG, to pay towards the salary of a resettlement worker.

.
The support now gained from closer involvement with Imkaan a national capacity building organisation has made a big difference to Humraaz. Work has been done on governance and strategy with the Trustees.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustee is responsible for preparing the Trustee's 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 & Wales requires the Trustee 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 Trustee is required to:

- select suitable accounting policies and then apply them consistently;

TRUSTEE'S REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustee is responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable him to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. He is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on and signed on their behalf by:

..... Trustee

..... Trustee

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEE OF HUMRAAZ (the 'charity')

I report to the charity Trustee on my examination of the accounts of the charity for the year ended 31 March 2021.

This report is made solely to the charity's Trustee, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustee those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustee as a body, for my work or for this report.

RESPONSIBILITIES AND BASIS OF REPORT

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

I report in respect of my examination of the charity'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 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Accounting Technicians , which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

INDEPENDENT EXAMINER'S REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Signed: Dated:

Gillian Davies AAT

CW Accountants Limited
45 Railway Road
Blackburn
Lancashire
BB1 1EZ

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	*Total funds 2020 £*
INCOME FROM:					
Donations and legacies		**293,195**	**136,479**	**429,674**	*288,975*
Other trading activities	3	**576**	**-**	**576**	*1,345*
Investments	4	**206**	**-**	**206**	*653*
TOTAL INCOME		**293,977**	**136,479**	**430,456**	*290,973*
EXPENDITURE ON:					
Charitable activities	5	**206,882**	**114,600**	**321,482**	*264,843*
TOTAL EXPENDITURE	6	**206,882**	**114,600**	**321,482**	*264,843*
NET INCOME BEFORE OTHER RECOGNISED GAINS AND LOSSES		**87,095**	**21,879**	**108,974**	*26,130*
NET MOVEMENT IN FUNDS		**87,095**	**21,879**	**108,974**	*26,130*
RECONCILIATION OF FUNDS:					
Total funds brought forward		**349,012**	**3,763**	**352,775**	*326,645*
TOTAL FUNDS CARRIED FORWARD		**436,107**	**25,642**	**461,749**	*352,775*

The notes on pages 13 to 25 form part of these financial statements.

BALANCE SHEET
AS AT 31 MARCH 2021

	Note	£	2021 £	£	2020 £
FIXED ASSETS					
Tangible assets	11		**12,500**		*13,423*
CURRENT ASSETS					
Debtors	12	**11,674**		*5,733*	
Cash at bank and in hand		**520,304**		*344,714*	
		531,978		*350,447*	
CREDITORS: amounts falling due within one year	13	**(82,729)**		*(11,095)*	
NET CURRENT ASSETS			**449,249**		*339,352*
NET ASSETS			**461,749**		*352,775*
CHARITY FUNDS					
Restricted funds	14		**25,642**		*3,763*
Unrestricted funds	14		**436,107**		*349,012*
TOTAL FUNDS			**461,749**		*352,775*

The financial statements were approved by the Trustee on and signed on their behalf, by:

Envelope

.....
Trustee

.....
Trustee

The notes on pages 13 to 25 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021

	Note	2021 £	*2020 £*
Cash flows from operating activities			
Net cash provided by operating activities	16	**175,590**	*47,595*
Change in cash and cash equivalents in the year		**175,590**	*47,595*
Cash and cash equivalents brought forward		**344,714**	*297,119*
Cash and cash equivalents carried forward	17	**520,304**	*344,714*

The notes on pages 13 to 25 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

HUMRAAZ constitutes a public benefit entity as defined by FRS 102.

1. ACCOUNTING POLICIES (continued)

1.2 Income

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

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the Trustee's report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1. ACCOUNTING POLICIES (continued)

1.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Charitable activities and Governance costs are costs incurred on the charity's operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

1.4 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Long-term land	-	None
Fixtures and fittings	-	SL over 4 years
Computer equipment	-	SL over 3 years

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

1.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1. ACCOUNTING POLICIES (continued)

1.7 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.9 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.10 Pensions

The charity makes monthly contributions into personal pension plans on behalf of the employees. Any outstanding monies due at 31 March 2019 are included in creditors.

1.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustee in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustee for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. INCOME FROM CHARITABLE ACTIVITIES

Income from charitable activities

	2021	*2020*
	£	*£*
Grants for charitable activities	**168,478**	*45,214*
Housing benefit	**205,925**	*195,053*
Supporting people	**41,727**	*39,500*
Service user income	**8,589**	*7,628*
NRPF charges	**5,737**	*1,580*
Total	**430,456**	*288,975*

Grants for charitiable activities

	2021	*2020*
	£	*£*
Awards for All	**-**	*7,563*
BWD Community Safety Team	**5,000**	*19,609*
Zakat Donations	**-**	*6,425*
Other Gifts/ Donations	**5,222**	*417*
Mayors Charity	**-**	*1,000*
Womens Aid Federation of England	**600**	*10,000*
Comic Relief - Angelou Centre	**61,256**	*200*
Government Job Retention Scheme	**23,477**	-
MHCLG - Wish Centre	**54,136**	-
Imkaan	**6,667**	-
RP Tyson Construction Ltd	**1,000**	-
Tesco Bags of Help	**1,166**	-
DCLG	**9,954**	-
Total	**168,478**	*45,214*

3. EVENT INCOME

	Unrestricted funds 2021	Restricted funds 2021	Total funds 2021	*Total funds 2020*
	£	£	£	*£*
Community fundraising/ event income	**576**	-	**576**	*1,345*
Total 2020	*1,345*	-	*1,345*	

4. INVESTMENT INCOME

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	*Total funds 2020 £*
Investment income	**206**	**-**	**206**	*653*
Total 2020	*653*	*-*	*653*	

5. GOVERNANCE COSTS

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	*Total funds 2020 £*
Governance Internal audit costs	**150**	**-**	**150**	*150*
Legal and professional	**2,420**	**-**	**2,420**	*190*
Rent/ room hire	**31,589**	**-**	**31,589**	*31,458*
Bank charges	**73**	**-**	**73**	*64*
	34,232	**-**	**34,232**	*31,862*

6. ANALYSIS OF EXPENDITURE BY EXPENDITURE TYPE

	Staff costs 2021 £	Depreciation 2021 £	Other costs 2021 £	Total 2021 £	*Total 2020 £*
Charitable expenditure	**210,668**	**923**	**75,659**	**287,250**	*232,981*
Expenditure on governance	**-**	**-**	**34,232**	**34,232**	*31,862*
	210,668	**923**	**109,891**	**321,482**	*264,843*
Total 2020	*176,569*	*4,778*	*83,496*	*264,843*	

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

7. NET INCOME/(EXPENDITURE)

This is stated after charging:

	2021	*2020*
	£	*£*
Depreciation of tangible fixed assets:		
- owned by the charity	**923**	*4,778*

During the year, no Trustees received any remuneration (2020 - £NIL).
During the year, no Trustees received any benefits in kind (2020 - £NIL).
During the year, no Trustees received any reimbursement of expenses (2020 - £NIL).

8. AUDITORS' REMUNERATION

The Independent Examiner's remuneration amounts to an Independent Examination fee of £ 150 (2020 - £ 150). - -

9. ANALYSIS OF CHARITABLE ACTIVITIES EXPENDITURE

	2021	2020
	£	£
Rent	33,138	33,011
Heat, light and water	11,126	8,780
Insurance	3,558	3,537
Repairs and maintenance	5,396	11,624
Telephone and IT costs	16,080	7,677
Postage and Stationery	904	519
Subscriptions	1,120	220
Miscellaneous expenses	174	377
Volunteer expenses	579	1,266
Equipment	18,648	3,371
Service user welfare expenses	9,298	5,537
Staff and recruitment costs	6,269	2,984
Wages and salaries	190,591	159,189
National insurance	9,794	8,437
Pension cost	10,283	8,943
Depreciation	923	4,778
Cleaning cost	958	1,472
Event costs	-	2,717
	-	-
	318,839	264,439

10. STAFF COSTS

Staff costs were as follows:

	2021	2020
	£	£
Wages and salaries	190,591	159,189
Social security costs	9,794	8,437
Other pension costs	10,283	8,943
	210,668	176,569

The average number of persons employed by the charity during the year was as follows:

	2021	2020
	No.	No.
Project workers	11	8
Administration and financial	2	1
	13	9

No employee received remuneration amounting to more than £60,000 in either year.

11. TANGIBLE FIXED ASSETS

	Long-term Land £	Fixtures and fittings £	Computer equipment £	Total £
Cost				
At 1 April 2020 and 31 March 2021	**12,500**	**38,923**	**16,388**	**67,811**
Depreciation				
At 1 April 2020	**-**	**38,000**	**16,388**	**54,388**
Charge for the year	**-**	**923**	**-**	**923**
At 31 March 2021	**-**	**38,923**	**16,388**	**55,311**
Net book value				
At 31 March 2021	**12,500**	**-**	**-**	**12,500**
At 31 March 2020	*12,500*	*923*	*-*	*13,423*

12. DEBTORS

	2021 £	*2020 £*
Other debtors	**-**	*200*
Prepayments and accrued income	**11,674**	*5,533*
	11,674	*5,733*

13. CREDITORS: Amounts falling due within one year

	2021 £	*2020 £*
Trade creditors	**-**	*1,141*
Other taxation and social security	**3,954**	*-*
Other creditors	**2,491**	*-*
Accruals and deferred income	**76,284**	*9,954*
	82,729	*11,095*

14. STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Designated funds					
Designated Fund - Building	**75,000**	-	-	**25,000**	**100,000**
Designated Fund - Contingency	**160,000**	-	-	**22,000**	**182,000**
	235,000	-	-	**47,000**	**282,000**
General funds					
General Funds - all funds	**114,012**	**293,977**	**(206,882)**	**(47,000)**	**154,107**
Total Unrestricted funds	**349,012**	**293,977**	**(206,882)**	-	**436,107**
Restricted funds					
Awards for All	**3,763**	-	**(3,763)**	-	-
Comic Relief - Angelou Centre	-	**47,384**	**(23,908)**	-	**23,476**
MHCLG - BWD	-	**9,954**	**(9,954)**	-	-
Imkaan - Covid Grant	-	**6,667**	**(6,667)**	-	-
MHCLG - Wish Centre	-	**54,136**	**(54,136)**	-	-
Angelou Centre - Rosa Covid Fund	-	**16,172**	**(16,172)**	-	-
Tesco - Bags of Help	-	**1,166**	-	-	**1,166**
RP Tyson Construction Ltd	-	**1,000**	-	-	**1,000**
	3,763	**136,479**	**(114,600)**	-	**25,642**
Total of funds	**352,775**	**430,456**	**(321,482)**	-	**461,749**

STATEMENT OF FUNDS - PRIOR YEAR

	Balance at 1 April 2019 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2020* £
Designated funds					
Designated Fund - Building	*75,000*	-	-	*25,000*	*100,000*
Designated Fund - Contingency	*16,000*	-	-	*22,000*	*38,000*
General funds					
General Funds	*90,765*	*214,301*	*(191,054)*	*(47,000)*	*67,012*
Total Unrestricted funds	*181,765*	*214,301*	*(191,054)*	-	*205,012*

14. STATEMENT OF FUNDS (continued)

Restricted funds

Restricted Funds	*880*	*76,672*	*(73,789)*	-	*3,763*
Total of funds	*182,645*	*290,973*	*(264,843)*	-	*208,775*

SUMMARY OF FUNDS - CURRENT YEAR

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Designated funds	**235,000**	**-**	**-**	**47,000**	**282,000**
General funds	**114,012**	**293,977**	**(206,882)**	**(47,000)**	**154,107**
	349,012	**293,977**	**(206,882)**	**-**	**436,107**
Restricted funds	**3,763**	**136,479**	**(114,600)**	**-**	**25,642**
	352,775	**430,456**	**(321,482)**	**-**	**461,749**

SUMMARY OF FUNDS - PRIOR YEAR

	Balance at 1 April 2019 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2020* £
Designated funds	*91,000*	*-*	*-*	*47,000*	*138,000*
General funds	*90,765*	*214,301*	*(191,054)*	*(47,000)*	*67,012*
	181,765	*214,301*	*(191,054)*	*-*	*205,012*
Restricted funds	*880*	*76,672*	*(73,789)*	*-*	*3,763*
	182,645	*290,973*	*(264,843)*	*-*	*208,775*

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	**12,500**	**-**	**12,500**
Current assets	**506,336**	**25,642**	**531,978**
Creditors due within one year	**(82,729)**	**-**	**(82,729)**
	436,107	**25,642**	**461,749**

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Unrestricted funds 2020 £	*Restricted funds 2020 £*	*Total funds 2020 £*
Tangible fixed assets	*13,423*	*-*	*13,423*
Current assets	*346,684*	*3,763*	*350,447*
Creditors due within one year	*(11,095)*	*-*	*(11,095)*
	349,012	*3,763*	*352,775*

16. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	*2020 £*
Net income for the year (as per Statement of Financial Activities)	**108,974**	*26,130*
Adjustment for:		
Depreciation charges	**923**	*4,778*
(Increase)/decrease in debtors	**(5,941)**	*10,167*
Increase in creditors	**71,634**	*6,520*
Net cash provided by operating activities	**175,590**	*47,595*

17. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2021 £	*2020 £*
Cash in hand	**520,304**	*344,714*
Total	**520,304**	*344,714*

18. PENSION COMMITMENTS

The charity makes monthly contributions into personal pension plans on behalf of the employees. There were no outstanding monies due at 31 March 2021 included in creditors.

19. RELATED PARTY TRANSACTIONS

There are no related party transactions for the year ended 31 March 2021.