

**Roshni (Birmingham)**  
**Company Limited by Guarantee**  
**Unaudited Financial Statements**  
**31 March 2025**

# **Roshni (Birmingham)**

**Company Limited by Guarantee**

**Financial Statements**

**Year ended 31 March 2025**

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# Roshni (Birmingham)

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2025

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

#### Reference and administrative details

**Registered charity name** Roshni (Birmingham)

**Charity registration number** 1167262

**Company registration number** 08430461

**Principal office and registered office** 3 Bear Hill  
Alvechurch  
Worcestershire  
B48 7JX

#### The trustees

Mr Richard Moulton  
Mrs Nargis Ramzan  
Mrs Bandhana Karwal  
Mrs Ravinder Kaur Sahaipal  
Mrs Parminder K Sidhu  
Mrs Shain Lester  
Miss Zaheera Mukadam

**Independent examiner** Thomas McManners BSc ACA ACMI  
Treetops Chartered Accountants  
269 Farnborough Road  
Farnborough  
Hampshire  
GU14 7LY

**Accountants** Engage Accountancy Ltd  
Chartered Accountants  
3 Bear Hill  
Alvechurch  
Worcestershire  
B48 7JX

**Bankers** Barclays Bank Plc  
38 Hagley Road  
Edgbaston  
Birmingham  
B16 9PE

**Solicitors** Gowling WLG  
Two Snowhill  
Birmingham  
B4 6WR

# **Roshni (Birmingham)**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

**Year ended 31 March 2025**

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#### **Structure, governance and management**

Roshni is governed by a Board of up to seven Directors, three of whom hold the offices of Chair, Secretary and Treasurer. The Board meets formally at least quarterly to provide strategic direction, scrutinise performance, and discharge its responsibilities for governance, finance, funding, human resources and overall service delivery.

The Chief Executive Officer provides strategic leadership and is responsible for the day-to-day operational management of the charity. This includes oversight of budgets and fundraising, staff recruitment, retention and development, and ensuring that performance indicators are met and that service user involvement and consultation remain central to service delivery.

#### **Public Benefit**

The trustees confirm that they have referred to and complied with the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. The trustees have also considered how planned activities will contribute to the aims and objectives of the charity. The charity believes that violence against women and girls (VAWG) is a violation of human rights and works to ensure that women, girls, and children have the right to live free from violence, abuse and fear.

#### **Safeguarding**

Safeguarding is the collective responsibility of all trustees. The lead trustee for safeguarding collaborates with the organisation's designated DSL to ensure that safeguarding practices foster a culture of safety and effectively protect women and children. The board receives regular updates and reports, ensuring that safeguarding remains a top priority. The Board receives annual safeguarding training.

#### **Objectives and activities**

##### **Vision**

Supporting Women and children from Black and Minoritised communities through their journey to safety, confidence and independence, leading to a life free from violence, abuse and fear.

##### **Mission Statement**

Establish Roshni Birmingham as the leading organisation to end violence against Black and minoritised women and children.

##### **Values**

- Respect - Building relationships through mutual respect and open communication
- Equality - Valuing difference, treating people fairly and respecting choice
- Safety - Creating an environment where people feel safe and secure
- Empowerment - Enabling Black and minoritised women and children to rebuild themselves, become stronger, more confident, regain control and claim their rights.

# Roshni (Birmingham)

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

**Year ended 31 March 2025**

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#### **Achievements and performance**

##### **Main Activities During the Year**

Roshni provides specialist, culturally competent, trauma-informed support to Black and minoritised women and children affected by domestic abuse and harmful practices across the West Midlands. During 2024-2025, our core activities included:

- a) Emergency refuge accommodation, for South Asian women and children, who are survivors of domestic abuse and may be particularly vulnerable as a result of language barriers and social isolation
- b) Floating Support to women and children from Black and minoritized communities, who are survivors of domestic abuse to support them to settle safely back into the community
- c) Outreach Support for Black and minoritised women and children who are survivors of domestic abuse living in the West Midlands
- d) Forced Marriage & Honour Based Abuse Hub (Helpline/IDVA/Outreach/Training for Professionals/Workshops for young people)
- e) Prevention work including Forced Marriage & Honour Based Abuse workshops to young people
- f) Community workshops to challenge myths and misconceptions about domestic abuse
- g) Specialist services for Forced Marriage & Honour Based Abuse including support obtaining Forced Marriage Protection Orders
- h) Specialist services for victims/survivors with 'No Recourse to Public Funds'
- i) Awareness sessions, workshops and speaking at conferences locally, regionally and nationally
- j) Training for professionals on a wide range of Violence Against Women and Girls issues including Forced Marriage & Honour Based Abuse
- k) Partnership working with other agencies to share good practice and to lobby on issues affecting Black and minoritised survivors of domestic abuse including working with West Midlands Police and OPCC to support in reviewing Forced Marriage & Honour Based Abuse policies
- l) Multilingual Therapeutic Counselling for South Asian women survivors of domestic abuse

##### **Strengthening Our Services and Advocacy**

Roshni Birmingham continues to be a leading 'by and for' organisation supporting Black and minoritised women and children affected by domestic abuse and harmful practices across the West Midlands. Despite the challenges of the cost-of-living crisis, increasing demand, and the ongoing pressures of short-term funding, Roshni has expanded its reach, strengthened its advocacy role, and continued to deliver culturally competent, trauma-informed support to women and children in need. Expanding Safe Accommodation and Specialist Support In May 2024, Roshni opened a second purpose-built emergency refuge in Walsall, increasing our capacity to meet the growing demand for safe accommodation.

- a) 13 self-contained units with en-suite bathrooms, communal areas, and play facilities.
- b) Reached full occupancy within two weeks of opening.

# Roshni (Birmingham)

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2025

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c) Maintained 99-100% occupancy across both refuges throughout the year.

d) Supported over 1263 women and children across all our services.

Roshni remains one of the few organisations nationally providing refuge and outreach support to women with insecure immigration status. Through our role in the Birmingham No Recourse Network alongside Birmingham and Solihull Women's Aid, Baobab Women's Project, British Red Cross Birmingham, Central England Law Centre, and The Refugee and Migrant Centre, we have supported women to navigate complex immigration processes and secure their safety and status. "Roshni gave me hope when no one else could help. They understood my culture, my fear, and my strength." Refugee Resident, 2025

#### **Financial Empowerment and Practical Assistance**

Roshni continues to prioritise financial independence as a key step in breaking cycles of abuse and dependency. Key achievements: a) Funds distributed through the Positive Futures Programme (in partnership with Turn2Us), providing direct grants of up to £2,500 to single parents in crisis.

b) Household & Flexible Fund to address the cost-of-living crisis.

c) Travel assistance for clients and staff attending essential appointments.

d) 137 clients were provided with direct financial support.

e) All women in our services received emergency food packs, support towards travel costs, and essential appliances moving into independent accommodation. These initiatives helped women access safety, attend immigration and legal appointments, and rebuild financial stability and independence.

#### **Holistic Wellbeing and Community Integration**

Roshni's holistic approach recognises that recovery from abuse involves rebuilding confidence, skills, and social connection. Activities this year included:

a) ESOL and budgeting workshops.

b) Six-week Freedom Programme.

c) Sexual health, cooking, and exercise sessions.

d) Arts, crafts, and gardening activities.

e) Community celebrations for Diwali, Eid, and Christmas.

The Healing Circle Project offered group sessions led by qualified counsellors in both Birmingham and Walsall refuges. These focused on resilience, relaxation, and rebuilding self-esteem.

#### **Children's Development and Family Strengthening**

Our Children's Development Worker (CDW) continues to deliver invaluable support to children affected by trauma and family breakdown.

a) Family play sessions encouraged positive interactions and emotional expression.

b) Activities such as cooking, planting, and dance promoted creativity and confidence.

# Roshni (Birmingham)

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2025

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c) Children showed improved emotional regulation and social engagement.

d) Mothers reported stronger relationships and better communication with their children.

This work continues to ensure that children, as well as mothers, can heal and thrive in a safe environment

#### **Mental Health and Counselling Support**

Between August 2024 and August 2025, one-to-one and group sessions were delivered to support women experiencing trauma, anxiety, and depression following abuse.

Outcomes:

a) Improved emotional wellbeing and self-confidence.

b) Reduced isolation and increased resilience.

c) Several clients progressed into employment, training, or volunteering.

"Counselling helped me find myself again." Counselling Service User

#### **Advocacy, Awareness, and Public Engagement**

Roshni continues to lead on advocacy and awareness across the West Midlands and nationally. Impact highlights:

a) 50+ organisations trained, reaching over 450 professionals.

b) Delivered 26+ awareness sessions and attended 35+ events.

c) Featured on BBC and ITV News discussing women's safety.

d) Led 16 Days of Activism campaign focused on elder abuse.

e) Key engagements included:

- White Ribbon Campaign - Aston University
- Orange Wolves Walk - Wolverhampton
- Million Women Rise March - London (addressed over 10,000 people; featured on ITV News)

#### **Recognition and Awards**

Roshni's outstanding work and leadership have been recognised with multiple prestigious awards this year, celebrating innovation, impact, and survivor-led service delivery.

Awards and commendations:

a) Best CEO Award - British Muslim Awards

b) Commendation - British Asian Women's Awards

c) Centre of Innovation and Excellence Award - Domestic Abuse Charity of the Year

d) Birmingham Chambers Award - Service User Involvement and Innovation

e) Charity Times Award 2024 - Corporate Community Local Involvement (with National Grid & Local

# Roshni (Birmingham)

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2025

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Giving)

"Roshni's work is transforming the way domestic abuse services respond to Black and minoritised women." Charity Times Awards 2024

#### **Partnerships and Strategic Development**

Roshni's collaborative approach continues to strengthen the regional response to domestic abuse and harmful practices. a) Co-hosting "Reclaiming Power, Organising for Change" Conference (June 2025) with Asian Resource Centre, Muslim Women's Network, and WAITS (170+ delegates).

b) Delivered cultural competence training to West Midlands Police and over 250 partner agencies.

c) We secured Walsall Local Authority funding for healthy eating and physical activity workshops for women and children.

#### **Navigating Challenges and Building Resilience**

While the sector continues to face pressures such as rising demand and staff retention challenges, Roshni has demonstrated resilience, innovation, and adaptability. a) Reviewed staff wellbeing policies to improve retention.

b) Strengthened governance with over 40% survivor representation on our Board.

c) Enhanced internal systems and communications to improve operational efficiency.

#### **Looking Ahead to 2025-2026**

Roshni's focus for the year ahead is on sustainability, innovation, and inclusion.

Strategic priorities:

a) Expanding the Outreach Service to meet growing demand.

b) Developing dispersed housing models for women with large families and older sons.

c) Launching the "Feeding Our Future" project promoting healthy living.

d) Reapplying for Women's Aid National Standards accreditation.

e) Strengthening long-term financial stability through multi-year funding opportunities.

Roshni Birmingham's achievements in 2024-2025 highlight a year of growth, resilience, and deep community impact.

Through survivor-led leadership, innovative service design, and unwavering advocacy, Roshni continues to transform lives and build safer futures for Black and minoritised women and children across the West Midlands.



# Roshni (Birmingham)

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2025

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##### Financial review

An overall surplus of £25,114 was achieved in the year. The surplus has been assisted by high occupancy rates (99%) and some grant funds contributing to cover core costs expenditure. The overall level of reserves held by the charity at the year end amounted to £210,463 (2024: £185,349)

##### Fundraising

The current economic climate has put a strain on both individuals and organisations, limiting our ability to secure the support needed for our initiatives. We are hopeful that conditions will improve in the near future, enabling us to continue our efforts

##### Reserves Policy

Roshni endeavours to maintain reserves at a level sufficient to cover 6 months expenditure. Actual reserves as at the period ended 31 March 2025 were £210,463 and there are Designated Reserves of £92,021. The balance of funds is required for ongoing expenditure such as wages and salaries which are often paid out before the related income stream is received.

##### Drivers Influencing Roshni's Objectives

The drivers that influence Roshni's objectives are guided and supported by:

- Domestic Abuse Act 2021
- The Marriage and Civil Partnership (Minimum Age) Act 2023
- Birmingham City Council's Domestic Abuse Strategy 2018 - 2023
- Birmingham Homelessness Strategy
- Big Lotteries Reaching Communities Fund
- BBC Children In Need
- Tudor Trust
- The Office of the Police Crime Commissioner
- IMKAAN
- Women's Aid National Federation
- Smallwood Trust
- Caring Family Foundation

Roshni is a member of various local and national strategic forums which offer a platform to influence government policy as well as influencing on the issues of domestic abuse within Black and minoritised communities with particular focus on Forced Marriages and 'Honour Based' abuse. Roshni is part of various key policy and strategic forums these are:

- OPCC Victims Commission
- Imkaan
- Women's Aid National Federation of England and Wales
- Crown Prosecution Service Violence Against Women and Girls Local Scrutiny and Involvement Panel
- West Midlands Domestic Abuse Board
- Equalities Sub Group
- Walsall Partnership Board
- DA Communications Sub Group

##### Risk Management

To manage organisational risk, the following measures are in place:

a) Financial performance is reviewed via the monitoring of management accounts as compared to budget assumptions throughout the year

# Roshni (Birmingham)

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2025

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b) Legal advice is provided by Gowling WLG. Staff are trained in core areas including all internal policies and procedures and external training is provided on Health and Safety, Child and Adult Safeguarding, First Aid, Equal Opportunities, Personal Safety; and any other relevant training required to carry out their job roles.

c) All policies and procedures are reviewed annually and passed by the trustees and management committee.

#### Plans for future periods

##### Our Focus for 2025-2026

The focus for Roshni in 2025-2026 will be to continue providing high-quality, specialist support services to Black and minoritised women and children affected by domestic abuse across the West Midlands, while strengthening our organisational capacity and preparing for long-term sustainability and growth.

As a proactive and nationally recognised specialist organisation, Roshni will prioritise both the continuity of existing services and strategic expansion to meet emerging community needs. We will:

- Seek sustainable funding to maintain and expand our refuge, outreach, and counselling services, ensuring that no victim is turned away.
- Pursue the purchase of dispersed properties to provide additional safe accommodation for women and children. This will include exploring mortgage and financing options, and assessing whether properties should be purchased under Roshni or through an alternative legal structure that best supports our governance, financial, and regulatory responsibilities.
- Undertake an organisational restructure to ensure our staffing, leadership, and governance align with our long-term vision, values, and strategic goals.
- Increase engagement with young people, developing targeted prevention and awareness programmes in schools, colleges, and universities, and amplifying youth voices in conversations around healthy relationships and gender equality.
- Continue reviewing services in response to the cost-of-living crisis, ensuring that both staff and service users are adequately supported.
- Strengthen partnerships with private sector organisations, statutory agencies, and charities to support women and children experiencing food and fuel poverty
- Enhance staff skills around digital safety, social media engagement, and communications.
- Build on our strengths by pursuing collaborative opportunities and partnerships with likeminded organisations, locally and nationally.
- Continue our preventative work, delivering community campaigns and education sessions to challenge harmful practices and promote early intervention.

As one of the few organisations addressing complex and intersectional issues such as forced marriage, honour-based abuse, No Recourse to Public Funds, and domestic abuse within Black and minoritised LGBT and disabled communities, Roshni remains committed to advancing equality, safety, and justice for those most marginalised.

#### Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

# **Roshni (Birmingham)**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

#### **Year ended 31 March 2025**

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The trustees' annual report was approved on 30 January 2026 and signed on behalf of the board of trustees by:



R Moulton  
Trustee

# **Roshni (Birmingham)**

## **Company Limited by Guarantee**

### **Independent Examiner's Report to the Trustees of Roshni (Birmingham)**

**Year ended 31 March 2025**

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I report to the trustees on my examination of the financial statements of Roshni (Birmingham) ('the charity') for the year ended 31 March 2025.

#### **Responsibilities and basis of report**

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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 the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

## **Roshni (Birmingham)**

### **Company Limited by Guarantee**

### **Independent Examiner's Report to the Trustees of Roshni (Birmingham)**

*(continued)*

#### **Year ended 31 March 2025**

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



Thomas McManners BSc ACA ACMI  
Independent Examiner

Treetops Chartered Accountants  
269 Farnborough Road  
Farnborough  
GU14 7LY

# Roshni (Birmingham)

## Company Limited by Guarantee

### Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

			2025		2024
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>					
Donations and legacies	5	800	560,829	561,629	311,912
Charitable activities	6	399,093	10,425	409,518	262,659
Investment income	7	3,490	—	3,490	1,601
<b>Total income</b>		<u>403,383</u>	<u>571,254</u>	<u>974,637</u>	<u>576,172</u>
<b>Expenditure</b>					
Expenditure on charitable activities	8,9	<u>303,689</u>	<u>645,834</u>	<u>949,523</u>	<u>543,628</u>
<b>Total expenditure</b>		<u>303,689</u>	<u>645,834</u>	<u>949,523</u>	<u>543,628</u>
<b>Net income</b>		<u>99,694</u>	<u>(74,580)</u>	<u>25,114</u>	<u>32,544</u>
Transfers between funds		(74,700)	74,700	—	—
<b>Net movement in funds</b>		<u>24,994</u>	<u>120</u>	<u>25,114</u>	<u>32,544</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>162,137</u>	<u>23,212</u>	<u>185,349</u>	<u>152,805</u>
<b>Total funds carried forward</b>		<u>187,131</u>	<u>23,332</u>	<u>210,463</u>	<u>185,349</u>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.

The notes on pages 16 to 25 form part of these financial statements.

# Roshni (Birmingham)

## Company Limited by Guarantee

### Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible fixed assets	14	—	470
Investments	15	56,158	56,158
		<u>56,158</u>	<u>56,628</u>
<b>Current assets</b>			
Debtors	16	—	44,186
Cash at bank and in hand		279,638	290,418
		<u>279,638</u>	<u>334,604</u>
<b>Creditors: amounts falling due within one year</b>	17	125,333	205,883
<b>Net current assets</b>		<u>154,305</u>	<u>128,721</u>
<b>Total assets less current liabilities</b>		<u>210,463</u>	<u>185,349</u>
<b>Net assets</b>		<u>210,463</u>	<u>185,349</u>
<b>Funds of the charity</b>			
Restricted funds		23,332	23,212
Unrestricted funds		187,131	162,137
<b>Total charity funds</b>	19	<u>210,463</u>	<u>185,349</u>

For the year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The statement of financial position  
continues on the following page.

The notes on pages 16 to 25 form part of these financial statements.

# **Roshni (Birmingham)**

## **Company Limited by Guarantee**

### **Statement of Financial Position** *(continued)*

**31 March 2025**

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These financial statements were approved by the board of trustees and authorised for issue on 30 January 2026, and are signed on behalf of the board by:



R Moulton  
Trustee

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The notes on pages 16 to 25 form part of these financial statements.



# Roshni (Birmingham)

## Company Limited by Guarantee

### Statement of Cash Flows

Year ended 31 March 2025

	2025 £	2024 £
<b>Cash flows from operating activities</b>		
Net income	25,114	32,544
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	470	586
Dividends, interest and rents from investments	(3,490)	(1,601)
Interest payable and similar charges	6	1,045
Accrued (income)/expenses	(71,670)	159,771
<i>Changes in:</i>		
Trade and other debtors	7,258	58,695
Trade and other creditors	28,048	(103,804)
Cash generated from operations	(14,264)	147,236
Interest paid	(6)	(1,045)
Net cash (used in)/from operating activities	(14,270)	146,191
<b>Cash flows from investing activities</b>		
Dividends, interest and rents from investments	3,490	2,646
Net cash from investing activities	3,490	2,646
<b>Net (decrease)/increase in cash and cash equivalents</b>	(10,780)	148,837
<b>Cash and cash equivalents at beginning of year</b>	290,418	141,581
<b>Cash and cash equivalents at end of year</b>	279,638	290,418

The notes on pages 16 to 26 form part of these financial statements.

# **Roshni (Birmingham)**

## **Company Limited by Guarantee**

### **Notes to the Financial Statements**

**Year ended 31 March 2025**

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#### **1. General information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 3 Bear Hill, Alvechurch, Worcestershire, B48 7JX.

#### **2. Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### **3. Accounting policies**

##### **Basis of preparation**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### **Going concern**

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

##### **Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. The key assumptions and other sources of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year have been considered by the trustees.

##### **Fund accounting**

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

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Roshni (Birmingham)

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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#### 3. Accounting policies *(continued)*

##### Incoming resources

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

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### Resources expended

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

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

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

##### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# Roshni (Birmingham)

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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#### 3. Accounting policies *(continued)*

##### **Tangible assets *(continued)***

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### **Depreciation**

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Equipment - 25% straight line

##### **Investments**

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

##### **Impairment of fixed assets**

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

##### **Financial instruments**

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

# Roshni (Birmingham)

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

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#### 3. Accounting policies *(continued)*

##### Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

#### 4. Limited by guarantee

The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

#### 5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
<b>Donations</b>			
Donations	800	76,587	77,387
Zakaat Donations	—	210	210
<b>Grants</b>			
Grants receivable	—	484,032	484,032
	<u>800</u>	<u>560,829</u>	<u>561,629</u>

# Roshni (Birmingham)

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

#### 5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Donations</b>			
Donations	3,389	5,523	8,912
Zakaat Donations	—	—	—
<b>Grants</b>			
Grants receivable	8,226	294,774	303,000
	<u>11,615</u>	<u>300,297</u>	<u>311,912</u>

#### 6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Housing Benefit received	360,590	—	360,590
Service charges and other income	38,503	10,425	48,928
	<u>399,093</u>	<u>10,425</u>	<u>409,518</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Housing Benefit received	207,550	—	207,550
Service charges and other income	—	55,109	55,109
	<u>207,550</u>	<u>55,109</u>	<u>262,659</u>

#### 7. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Income from cash investments	<u>3,490</u>	<u>3,490</u>	<u>1,601</u>	<u>1,601</u>

# Roshni (Birmingham)

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

#### 8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Charitable activity	302,054	636,768	938,822
Support costs	1,635	9,066	10,701
	<u>303,689</u>	<u>645,834</u>	<u>949,523</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Charitable activity	176,693	358,187	534,880
Support costs	2,201	6,547	8,748
	<u>178,894</u>	<u>364,734</u>	<u>543,628</u>

#### 9. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2025 £	Total fund 2024 £
Charitable activity	938,822	—	938,822	534,880
Governance costs	—	10,701	10,701	8,748
	<u>938,822</u>	<u>10,701</u>	<u>949,523</u>	<u>543,628</u>

#### 10. Net income

Net income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	<u>470</u>	<u>586</u>

#### 11. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>4,200</u>	<u>—</u>

# Roshni (Birmingham)

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

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#### 12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2025</b>	2024
	<b>£</b>	<b>£</b>
Wages and salaries	386,956	232,595
Social security costs	35,834	21,362
Employer contributions to pension plans	14,047	9,979
	<u>436,837</u>	<u>263,936</u>

The average head count of employees during the year was 10 (2024: 10). The average number of full-time equivalent employees during the year is analysed as follows:

	<b>2025</b>	2024
	<b>No.</b>	<b>No.</b>
Charity Staff	<u>10</u>	<u>10</u>

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

#### 13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

#### 14. Tangible fixed assets

	<b>Equipment</b>
	<b>£</b>
<b>Cost</b>	
<b>At 1 April 2024 and 31 March 2025</b>	<u>33,724</u>
<b>Depreciation</b>	
At 1 April 2024	33,254
Charge for the year	470
<b>At 31 March 2025</b>	<u>33,724</u>
<b>Carrying amount</b>	
<b>At 31 March 2025</b>	<u>—</u>
At 31 March 2024	<u>470</u>



# Roshni (Birmingham)

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

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##### 15. Investments

	Cash or cash equivalents £
Cost or valuation At 1 April 2024 and 31 March 2025	56,158
Impairment At 1 April 2024 and 31 March 2025	
Carrying amount At 31 March 2025	56,158
At 31 March 2024	56,158

All investments shown above are held at valuation.

##### 16. Debtors

	2025 £	2024 £
Prepayments and accrued income	—	36,928
Other debtors	—	7,258
	—	44,186

##### 17. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	17,038	3,575
Accruals and deferred income	88,101	196,699
Social security and other taxes	19,510	—
Other creditors	684	5,609
	125,333	205,883

##### 18. Pensions and other post retirement benefits

###### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £14,047 (2024: £9,979).

# Roshni (Birmingham)

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

#### 19. Analysis of charitable funds

##### Unrestricted funds

	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
Unrestricted funds	70,116	403,383	(303,689)	(74,700)	95,110
Designated Funds	92,021	—	—	—	92,021
	<u>162,137</u>	<u>403,383</u>	<u>(303,689)</u>	<u>(74,700)</u>	<u>187,131</u>

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
Unrestricted funds	92,572	220,766	(178,894)	(64,328)	70,116
Designated Funds	37,021	—	—	55,000	92,021
	<u>129,593</u>	<u>220,766</u>	<u>(178,894)</u>	<u>(9,328)</u>	<u>162,137</u>

##### Restricted funds

	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
Restricted Funds	<u>23,212</u>	<u>571,254</u>	<u>(645,834)</u>	<u>74,700</u>	<u>23,332</u>

  

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
Restricted Funds	<u>23,212</u>	<u>355,406</u>	<u>(364,734)</u>	<u>9,328</u>	<u>23,212</u>

# Roshni (Birmingham)

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

#### 20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Tangible fixed assets	—	—	—
Investments	56,158	—	56,158
Current assets	256,306	23,332	279,638
Creditors less than 1 year	(125,333)	—	(125,333)
<b>Net assets</b>	<u>187,131</u>	<u>23,332</u>	<u>210,463</u>

  

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	470	—	470
Investments	56,158	—	56,158
Current assets	311,392	23,212	334,604
Creditors less than 1 year	(205,883)	—	(205,883)
<b>Net assets</b>	<u>162,137</u>	<u>23,212</u>	<u>185,349</u>

#### 21. Analysis of changes in net debt

	At 1 Apr 2024 £	Cash flows £	At 31 Mar 2025 £
Cash at bank and in hand	<u>290,418</u>	<u>(10,780)</u>	<u>279,638</u>