



Company Number: 01710669

Charity Number: 287819

Trustee Report and Financial Statements
For the year ending 31 March 2025

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MESSAGE FROM THE CHAIR

Chair's report 1st April 2024 –31st March 2025

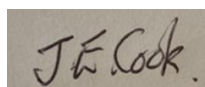
At Nafsiyat we continue to look strategically at regional, national and international issues and the impact that they may have on the continuing work of Nafsiyat. These issues remain as relevant as they did when Nafsiyat was founded as we continue to witness local, regional, national and international issues that impact on the lives of people, particularly from black and ethnic groups who continue to experience racism and inequalities.

Crises often occur at the same time in the lives of individuals, families and communities and can be referred to as polycrises where several crises will impact on lives immediately and in the longer term. These crises may relate to war and conflict, the effect of climate change, the cost-of-living crisis which force people to move across borders, countries and towns. We also see a rise in unemployment and homelessness.

In the U.K. we also continue to see racism and inequalities in society and in institutions including mental health, health, housing and maternity services. Since the pandemic the conversation re inequalities and racism has become louder as the pandemic exposed both issues. The crises that Nafsiyat witnesses is impacting on the mental health and wellbeing of individuals, families and communities yet accessing appropriate and equitable services remains a challenge. Life expectancy is stalling, and wide health inequalities remain which impact on those seeking the services at Nafsiyat. Research and reports have identified that the quality of mental health services and patient experience has declined. The threshold of some services is also a barrier for people when seeking a service to address their mental health issues such as talking therapies where their issues are deemed too complex, but they do not meet the threshold for specialist mental health support. There are people who have been discharged from secondary care but still require a range of ongoing support

Racism continues to be seen in the workforce and in service delivery which places people's lives at risk. Structural racism affects the health and wellbeing of people from black and ethnic groups who often have experienced, and continue to experience, the impact of health inequalities. The evidence is stark and is seen in poverty, housing, unemployment, pay and career progression and across life courses.

Nafsiyat Intercultural Therapy Centre continues to play key roles in advocacy, both for individuals, regions and communities, by highlighting the experiences of people from black and ethnic communities and to highlight gaps and where change is needed to address issues such as racism and inequalities Nafsiyat also delivers training which supports change, in both behaviours, and in developing leaders. The work that Nafsiyat delivers is vital in seeing change for both individuals, families, communities and across organisations and change is required to tackle racism and inequalities and ensure services are equitable, appropriate and accessible. Nafsiyat Intercultural Therapy Centre remains relevant in the services it delivers and in developing a centre of excellence.



J.E. Cook (Chair)

9th August 2025

Jane Cook, Chair of the Board of Trustees

TRUSTEES' REPORT

The Trustees who are also directors of the charity for the purposes of the Companies Act, present their report and the financial statements for the year ended 31 March 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (second edition - October 2019) - (Charity SORP (FRS 102) Revised).

OBJECTIVES & ACTIVITIES

During April 2024 to March 2025, Nafsiyat's Vision, Mission, Core Values and objectives remained the same as previous years. We are seeking to update these during an away Day in Autumn 2025.

Vision

All mental health services should be professionally delivered and sensitive to the needs of diverse cultural and ethnic populations, with every therapist culturally competent.

Mission

Nafsiyat provides an Intercultural Psychoanalytic Psychotherapy and counselling service, develops and advances knowledge in this area, and champions good practice.

Public benefit

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

Core values

In all its actions, Nafsiyat will:

- Put its clients first, seeking so far as possible to be accessible to anyone with mental health problems irrespective of their cultural background, perceived ethnic origin, religion or linguistic competence
- Value diversity, making it central to the practice of counselling and psychotherapy, and ensuring that our organisation reflects this value
- Be open, accessible and inclusive, responsive to the social realities lived by clients seeking therapy and their unique experiences
- Act with integrity and transparency, while safeguarding client confidentiality
- To benefit clients and the wider community, contributing to a more functional society
- Promote an awareness of the multi layered identities and positions of clients and how these positions interact in complex ways that must be acknowledged and addressed

Strategic objectives

- Be central to the delivery of quality Intercultural Therapy
- Evidence and research the benefits of intercultural Therapy
- Be the authority on Intercultural Therapy, take the practice and concept into mainstream practice, and advance the dialogue on intercultural issues in the therapeutic setting
- Increase the number of minority-ethnic and culturally aware people trained and working in therapeutic roles

- Continue as an independent, well managed, financially and environmentally sustainable, Nafsiyat

Objectives for the year

- Maintain the highest standards in our clinical work
- Make Intercultural Therapy available to more people
- Increase the prevalence of culturally accessible counselling services
- Maintain existing contracts, and develop new projects and partnerships
- Improve staffing structures and support
- Highlight the need for widely available, culturally accessible mental health support

ACHIEVEMENTS AND PERFORMANCE

Clinical Work

Introduction

Our intercultural therapy clinical work continues to grow in both depth and breadth. Intercultural therapy holds/explores the tensions between the inner and outer realities of the clinical work. At Nafsiyat, intercultural therapy means recognising that culture, race and history are central to people's lives and relationships, not secondary to them.

From the beginning, our founder, Jafar Kareem and his colleagues, shaped a distinctive approach: one that combines psychoanalytic understanding with attention to migration, racism, gender, class, language and faith. This approach starts from the insight that both client and therapist bring conscious and unconscious assumptions about difference and belonging into the room. Therapy — and supervision — become spaces where experiences of displacement, inequality and racialisation can be spoken about, felt, and thought about in the relationship itself. Nafsiyat's way of working has, from the outset, been shaped by an embedded and collective spirit. It is carried by therapists and supervisors from a wide range of cultural and linguistic backgrounds, making possible a way of listening across difference, including in the languages that hold a person's emotional world. Intercultural therapy at Nafsiyat is not a fixed set of techniques. It is a living practice that continues to evolve with the communities with whom we work.

As a service we have, over the decades of our existence, felt the reverberations of external world events, through our global majority clients, and flexibly responded to them. This year, through our clients, we are noticing the real and lived experiential impact of the race riots which took place during August 2024, the wars in Sudan, Ukraine and the Middle East, and a continued general hostility towards migrants and refugees reported in the media.

Our individual therapy provision is mainly funded through NHS Talking Therapies contracts in Islington, Haringey, Camden and Enfield Boroughs. Nafsiyat also provides individual intercultural 1:1 therapy through an innovative outreach project funded by the National Lottery Communities Fund.

At the very end of March 2024 and for the April 2024/25 year, we were also successful in achieving funding from City Bridge Foundation, Compass wellbeing and the Department for Health & Social Care for group work.

During the final quarter of 2024/25 we were successful in achieving a continuation of our Arabic, Amharic and Tigrinya speaking women's group with funding for a further three years from The Mercers Company. This funding also included an expansion of provision by enabling Nafsiyat to follow this model and set up a Turkish Speaking Women's group from September 2025. The above areas of work will now be expanded on below:

Talking Therapies contracts

During 2024/25, Nafsiyat successfully delivered on all its statutory NHS Talking Therapies contracts in the four boroughs of Islington, Camden, Haringey, and Enfield.

- Nafsiyat is the Lead Provider in the Accept Consortium, which is an Islington based partnership between Nafsiyat, The Maya Centre and Camden City Islington & Westminster Bereavement Service. During the year this contractual relationship moved from the London Borough of Islington to North Central London Integrated Care Board (NCL ICB).
- Nafsiyat is a member of the Camden Psychological Therapies Partnership, which deliver the Improving Access to Psychological Therapies (IAPT) programme in the borough. Other partners are iCope, Women & Health, Age UK Camden, and the Camden City Islington & Westminster Bereavement Service.
- In Haringey, during the early part of 2024/25, we were directly contracted by Whittington Health NHS Trust to see clients under their Let's Talk Haringey service. During the year this relationship moved from Whittington NHS to NCL ICB.
- Along with several other voluntary sector organisations, Enfield Saheli, Alpha Care Specialists, and Precious Moments and Health, Nafsiyat continues to be sub-contracted by Mind in Enfield to provide Talking Therapies services for Enfield residents.

Demand for our NHS funded services has remained consistently high. Nafsiyat entered the 2024/25 year with the privilege of continuing our short-term therapy offer, commissioned by the NHS. A total of 268 clients across Camden, Islington, Haringey, and Enfield accessed our short-term counselling service through approximately 4000 sessions of therapy. Referrals are categorised according to the GP, or depending on contract stipulations, the client's home address. We continue to provide counselling in over 20 languages, with the top five requested languages across these contracts being:

- English (43%)
- Turkish (30%)
- Farsi (12%)
- Arabic (10%)
- Bengali (5%)

Nafsiyat continuously receives referrals from individuals and professionals.

- Over 38% of the referrals we received were self-referrals, submitted directly by individuals, and these are received on our website, by email, or occasionally by post.
- 28% of referrals came from North London-based NHS Talking Therapies services. The largest proportion of Talking Therapies referrals per borough comes from our partners at Camden Talking Therapies, with around 60% of referrals received by our service each year.
- 16% of referrals came via GPs, including doctors, social prescribers, and other in-house staff.

Most of our clients identified as female (78%), with over 21% identifying as male. This reflects the typical demographic makeup of our clients and has informed our recent group initiatives specifically targeting men. At Nafsiyat, our NHS-commissioned counselling offer is available for individuals, couples, and families. Out of 268 clients:

- 266 clients were referred for individual counselling
- This equates to approximately 4000 sessions of therapy
- 1 couple was referred for couples counselling
- 1 family was referred for family intervention

Talking Therapies Outcome Measurements

Nafsiyat achieved an average reliable improvement rate across our Talking Therapies contracts of 58%, measured using the PHQ9 and GAD7 questionnaires, which assess levels of depression and anxiety in clients. This figure mirrors the achievements of the 2023/24 year and demonstrates our ongoing commitment to providing short but focused therapy to the community.

Client Feedback

Nafsiyat continues to receive positive feedback from our clients about our services. Many clients highlight the value of connecting with someone who shares their cultural background and language, allowing them to communicate naturally without needing to explain everyday cultural nuances. Comments from clients include:

- *"I feel relieved after speaking to someone in my own language about my issues."*
- *"The service was very good, and I highly recommend this service to others in my community."*
- *"After completing my sessions, I feel less stressed. These sessions were the only place I feel comfortable enough to explore my thoughts and emotions."*
- *"I feel I've made real progress in my sessions. Having a therapist who listens without judgment has allowed me to talk about things I usually keep to myself. Through the process, I've been able to uncover and better understand emotions I hadn't recognised before, which has left me feeling lighter and more hopeful. I've really valued the professionalism and support I've received."*
- *"Counselling has supported me in making important decisions and has helped me become more aware of my feelings. It has also given me tools to start building my confidence."*
- *"Before starting therapy, I often felt withdrawn and unable to connect with others. I struggled to listen, to talk, or to share what I was going through, as I felt very shut down. Through counselling, I've been able to open up and talk about my challenges, which I've found helpful. Having a safe space for myself has allowed me to express feelings I had kept inside for a long time, and it has given me the chance to begin healing and moving forward."*

Please note, certain details have been anonymised to avoid service users from identifying their own stories.

National Lottery Intercultural Therapy and Outreach Project

This project is funded by the National Lottery Reaching Communities Fund and has been set up with Islington Bangladeshi Association, Hopscotch Women's Centre, Elizabeth House and the Kurdish Advice Centre. The period April 2024/25 saw this project in its year two of three and we reached our target of 60 clients, each receiving 12 – 24 sessions of therapy. The ethos of the project stems from combining Nafsiyat's expertise and the community connections linked to these voluntary community-based organisations, so that we can access groups that would otherwise be isolated from mental health support due to various reasons, including stigma, distrust of institutions, lack of psychological awareness, lack of culturally accessible and culturally appropriate services. Many clients from these communities are reserved or reluctant to speak about or share their issues, particularly in relation to mental health. Our two outreach workers find innovative ways of working with people, through voluntary sector partners, to encourage them to feel safe, share lived experience, develop trust and take advantage of intercultural therapy

Mersey Care NHS Trust

Our 2023/2024 contract to provide 1-1 intercultural therapy support, intercultural awareness training workshops, and consultancy support to Mersey care NHS Trust carried on into 2024/2025, in their campaign to become an anti-racist organisation.

Nafsiyat continue to provide black, Asian and minority ethnic staff of Mersey Care NHS Trust with a bespoke culturally diverse wellbeing and rehabilitation programme. This included facilitating reflective sessions and offering our intercultural therapy service to individual staff members. The Integrated Care Board (ICB) approved funds, and we are working with Mersey Care to continue our programme, building on the success of the previous years. In this year we saw 6 Mersey care clients providing up to 12 sessions of therapy to each of them.

University College London

Nafsiyat's continued its agreement with the University College London (UCL) student counselling service, whereby they can refer clients to us that they feel would benefit from culturally appropriate and accessible therapy. By working collaboratively with their Student Support and Wellbeing Centre, students can be referred to our service for culturally appropriate counselling during the academic year. In the year 2024/25, four students actively engaged in counselling sessions.

Arabic, Amharic and Tigrinya speaking women's group

Nafsiyat has been running this weekly psycho-social group for over 10 years. For the past three year, this group has been funded by The Mercers Company. The group enables around 30-50 women from Arabic, Amharic and Tigrinya speaking communities to gather in safe, shared space every other week to participate in professionally led group therapy sessions and 1:1 therapy. This sensitive and innovative intercultural therapy supports women who have experienced often unimaginable and sometimes ongoing hardship and trauma, including domestic violence. The women share the experience of living in a country that is foreign to them, separated from family, and experiencing a range of challenges including poverty, isolation, and language barriers.

The group, brings these women together to discuss their experiences with others who can understand and empathise, receive professional support and guidance, develop coping strategies, and create friendships that help them to feel less isolated. Sessions focus on managing psychological challenges, as well as practical support in areas such as English language learning, computer literacy, physical and mental health awareness, creative activities and general chat and socialising.

We are delighted that at the end of 2024/25, The Mercers Company awarded Nafsiyat further and additional funds to continue the work with Arabic, Amharic and Tigrinya speaking women and to form a new group for Turkish Speaking women.

Group therapy

During the final quarter of 2024, Nafsiyat was successful in achieving funding for group therapy work which was implemented during the 2024/2025 year to which this report relates. This funding enabled growth in our portfolio of group therapy work. We are grateful to the following funders for enabling us to progress Group Therapy Work for our clients:

- Compass Wellbeing (2024/25)
- Department of Health & Social Care Suicide Prevention Fund (2024 -2025), and
- City Bridge Foundation (2024 – 2029)

Family intervention, Couple work

We continue to provide therapy for couples and families. In the past, this has mainly come through either direct referral or through local authorities that recognise and appreciate the need for their residents to receive intercultural therapy and be able to address their wider needs.

Likewise with Couples work, we receive either direct referrals from couples themselves or through other voluntary sector partners.

We will continue to promote family and couple therapy as a viable option for Nafsiyat clients and collaborate with partner organisations to maximise the visibility of this important offer.

Training – Intercultural Awareness

We continue to develop and promote our now comprehensive Training offer which reflects our Intercultural Awareness workshops and training. During 2024/25, we have continued to increase our clients and training numbers and worked with the following organisations:

- Merseycare
- Hampshire council
- NHS Hampshire and Isle of Wight ICB
- University of Exeter
- Canterbury Christ Church University
- Open Door
- University of Reading
- University of Cambridge
- London Pathways Partnership
- UCL Disability, Mental Health and Wellbeing
- The Woman's Trust
- Women + Health

Support and Supervision

Supervision is a crucial ethical clinical activity within Nafsiyat as it supports, guides, holds, contains, teaches, and safeguards the therapeutic process. Nafsiyat is recognised for its quality high level professional supervision of its own clinicians and trainees. An increase from 16 reported previously, Nafsiyat now provides supervision for up to 20 trainees.

Qualified staff are supported within group and peer supervision spaces. The systemic/group work is supervised by our Clinical Director. Nafsiyat supports colleagues with their supervision training through placement offers and supervision.

Over the past year, more of our qualified therapists who did their placements at Nafsiyat have attained accreditation with BACP and UKCP and were supported through their accreditation process by Nafsiyat.

We have extended intercultural supervision to partners, stakeholders, and external organisations. Intercultural supervision is gaining shape and definition as an important clinical ethical activity that facilitates and supports intercultural therapy.

Choice

Our paid for therapy service, Choice, has developed further this year. We have spent a lot of time as a team honing the service and seeking to ensure it is as streamlined as possible, that it makes sense to us, is meaningful to the client, adds value but does not take us away from our core objectives. To these ends we now have a clear pricing structure for both clients and independent therapists undertaking the offer and an effective system of self-

Professional Members

Nafsiyat is accredited as a membership listing organisation within the Council for Psychoanalysis and Jungian Analysis (CPJA), College of the UK Council for Psychotherapy (UKCP). Our professional members include those who completed a Master's-level training in intercultural psychoanalytic therapy developed and delivered by Nafsiyat staff and psychotherapists through University College London. Nafsiyat continues to accredit these members annually, with a re-accreditation process every five years. Quarterly online meetings provide an alumni and reflective space for discussing intercultural clinical developments and, where possible, supporting Nafsiyat's strategic aims.

In the Autumn of 2024, the UKCP carried out its quinquennial review of Nafsiyat. The visiting team recognised the dedication and passion of staff and trustees and affirmed the integrity and distinctiveness of our former Master's-level training. They encouraged us to consider new ways of engaging professional members and to explore the expansion of training in intercultural psychoanalytic therapy, supervision, and CPD. In time, such developments could lead towards a UKCP-accredited clinical training, opening membership to already-qualified UKCP therapists wishing to deepen their work in this field. These reflections are consistent with Nafsiyat's commitment to sustaining and transmitting its distinctive legacy, and we look forward to continuing dialogue with UKCP on these opportunities.

Communications and Engagement

This year has seen a significant increase in our communications reach and engagement as we strengthened our presence across digital platforms and continued to showcase our work through events and partnerships.

Social Media

We made a conscious effort to build a stronger online presence, with the goal of producing at least one engaging post per week. By monitoring trends and refining the timing of our posts, we have successfully increased visibility and engagement, through a 'less is more' approach, we have concentrated our social media to LinkedIn as a professional platform to get our message across.

LinkedIn 2024/25

Impressions: 9,969 (↑111.3%)

Reactions: 327 (↑16.4%)

Comments: 37 (↑84.2%)

Reposts: (↑21.3%)

Followers: 1,554 (↑81.4%)

Clicks: 278 (↑4.7%)

Engagement Rate: 26.9% (up from 11.7%)

These results highlight not only the growing interest in our work but also the effectiveness of our more strategic approach to digital communications.

Website

Our website continues to be a key platform for information, resources, and client access. Over the past year, it received a total of 9,409 visits, representing a 29% year-on-year increase.

Newsletter

Our regular newsletter continues to expand its readership. As of this year, we reached 573 subscribers, reflecting a 72.6% growth in sign-ups compared with the previous year.

Events & Engagement Highlights

In addition to digital communications, we strengthened our profile through events and engagement with key partners and supporters:

- April 2024: Our CEO, met with Kaya Comer-Schwartz, Leader of Islington Council and our patron.
- April 2024: Our CEO presented our Equity Pledge to Health Watch Islington and other VCS organisations
- July 2024: We presented our Building Resilience: Suicide Prevention Project at the Islington Refugee and Migrant Support Network.
- July 2024: We presented Nafsiyat at the VAI Advisory Group Workshop with Sheffield Hallam University re: Measuring VCFSE Impact and Social Value and at VAI's Voice of the People? Democracy, Representation, and Involvement Conference
- October 2024: We welcomed Baroness Merron to Nafsiyat on Suicide Prevention Day to learn more about our work and celebrate our contribution to mental health support.
- Dec 2024: We hosted our first Annual Jafar Kareem Lecture, bringing together over 100 practitioners, academics, and community members.
- Dec 2024: We attended the Islington Public Health Partnership event
- January 2025: We held our Annual Staff Dinner, celebrating our team's hard work and achievements over the year.
- February 2025: We attended and contributed to the North Central & East London (NCEL) CAMHS Provider Collaborative Partnership Event
- February 2025: We attended and contributed to the London Borough of Camden Expert Insight Group workshop on domestic abuse and mental health
- March 2025: We attended and contributed to Islington's VCFSE conference, focusing on Evidence, Impact, and Social Value. Partners include VAI's VCFSE Advisory Group (of which we are a member), Islington Council, London Metropolitan, Sheffield Hallam, and Nottingham Trent Universities.

Staffing

To meet some demand in 2021/2022 Nafsiyat recruited clinical staff, workshop leaders and additional administrative support. Nafsiyat also added several employee benefits including, a personal development budget, subsidised counselling, free eye tests, a cycle-to-work scheme, and increased pension contributions during this period too. However, as reported in 2022/2023, later in the year, when less work than we had anticipated eventuated, there was a need to temporarily reduce staff hours. The staff hours were later replaced.

In 2024 – 2025, staff costs continue to be a challenge for Nafsiyat, and, whilst the additional funding for group therapy is welcomed, there is a policy underway of not replacing salaried staff that leave, reducing or eliminating our use of independent contractor clinicians and cutting unwanted subscriptions and services. For staff that do leave, we will review these roles and seek to assimilate these functions into current staffing arrangements and structures where possible, with an eye on overall staffing costs and towards a positively balanced budget.

During 2024/25 we have enabled some of our current operational staff into management positions, most of these roles are held by women and internally recruited, with the encouragement that they should grow their areas of work into self-developing and sustaining departments in line with the strategic plan. These include:

- Project Manager
- Community Links & Social Justice Team Manager
- Finance Manager
- Business Development Manager
- in 2025/26 we will be recruiting for a Data & Insight Manager

We recognise that, if we are to be a champion of diversity and addressing inequalities, then these measures are important. Similar measures around succession have and will also take place within the clinical team. During 2024/25, we have increased hours from within the team and increased supervisor hours where necessary.

We are also increasing our number of trainees to 20 and enabling more trainees to become Assessors and Honorary clinical staff members.

Practical support

Between April 2024 and March 2025, the Community Links & Social Justice Team (CLSJ) supported a total of 104 clients. The outcomes issues that were addressed were as follows:

- Welfare Benefits: 40.6%
- Housing: 24.2%
- Immigration: 13.3%
- Employment: 8.6%
- Domestic Violence: 6.3%
- Other: 7.0%

Many of our clients are experiencing significant challenges related to welfare benefits (40.6%) and housing (24.2%), reflecting the ongoing pressures of the cost-of-living crisis, rising rents, and welfare system complexities. The presence of immigration (13.3%), employment (8.6%), and domestic violence (6.3%) cases highlights the multiple and intersecting barriers many clients face in securing stability and safety. Overall, the data demonstrates that our clients continue to navigate a combination of financial hardship, housing insecurity, and legal vulnerabilities, underscoring the importance of accessible, holistic, and timely support.

Service Improvements: This year has been marked by significant steps to strengthen the efficiency, accessibility, and quality of our service delivery. Key developments include:

Streamlined Referral Process

We introduced a more structured referral system, with referrals now being clinician-led and submitted via a newly designed referral form. Each referral is assessed by a dedicated Caseworker, ensuring suitability and identifying the most appropriate interventions from the outset.

As a result:

- The average waiting time from referral to initial appointment has reduced to 2–4 weeks, allowing clients to access support more quickly.
- Clients receive more focused and effective engagement, tailored to their needs from the beginning.

Enhanced Data Systems

We have improved our data collection and reporting systems, enabling us to generate more accurate, timely, and meaningful data. This has strengthened service planning and evaluation, supporting our commitment to being both client-centred and evidence-driven.

Client Feedback

We expanded our use of client feedback forms to better understand the client experience and inform service improvements. This feedback has been invaluable in shaping ongoing developments and ensuring that client voices are at the heart of our work.

Partnership Working

Our collaborations with partner organisations continue to add value for clients:

- The monthly in-house family law advice clinic, delivered in partnership with Duncan Lewis Solicitors, has provided several clients with ongoing legal support, with suitable cases being taken forward by the firm.
- Clients have been referred to the WorkWell Trust for tailored employment and training support, creating

Case Studies

Case Study 1

Sophie was living with her husband, who subjected her to coercive control and verbal abuse. The toxic environment deeply affected both her and her two daughters, aged 7 and 14.

Her therapist at Nafsiyat referred her to our Community Links & Social Justice (CLSJ) team. Overwhelmed and unsure of her rights, Sophie received emotional support and practical guidance from the CLSJ team.

We listened, offered support, and connected her with a trusted women's aid charity to ensure she wasn't alone in this process. Together, we worked to remove the perpetrator from the home. Thanks to Nafsiyat's Family Law Legal Clinic, in partnership with Duncan Lewis Solicitors, Sophie was supported in securing an Occupational Order, a legal measure that required the perpetrator to leave the property. With the order granted, Sophie and her daughters were able to remain safely in their home.

Now safe at home with her daughters, Sophie described the change as "life-changing." With ongoing therapy at Nafsiyat and practical support from CLSJ, she is regaining confidence and building a new life for herself and her children.

This case shows the power of intercultural, trauma-informed support in responding to domestic abuse. Nafsiyat provided both therapeutic and practical help, offering Sophie and her daughters safety, stability, and the tools to heal. This comprehensive approach is what sets Nafsiyat apart. It's not just about addressing the immediate crisis, but also about empowering survivors to rebuild their lives.

Case Study 2

A mother from the Middle East sought refuge in the UK after facing persecution in her home country due to her ethnicity. Separated from her children, she arrived alone and began the long process of rebuilding her life in safety.

When she came to CLSJ, our team provided both practical and emotional support. We connected her with an experienced immigration lawyer and guided her through the family reunion process, which can be lengthy, complex, and emotionally draining.

After four long years of waiting, her perseverance and resilience have finally been rewarded. By linking her with legal services and providing practical support, her application has been successful, and her children are due to arrive in the UK next month.

This case not only highlights the importance of specialist legal support and advocacy but also demonstrates the life-changing impact that timely, compassionate intervention can have for families who have been torn apart by conflict and persecution.

Case Study 3

An elderly woman living alone and struggling with multiple long-term health conditions approached CLSJ in a state of severe financial hardship. She was unaware of her full entitlements and had been surviving without adequate income or support.

Our team carried out a welfare benefits assessment and helped her apply for Universal Credit and Attendance Allowance, ensuring she could access the financial assistance she was entitled to. We also supported her in obtaining a Freedom Bus Pass, which has enabled her to travel independently and reconnect with her community.

The impact has been profound. With her increased income, she can now afford basic necessities, while also enjoying the freedom to leave her home more regularly. She told us she feels happier, more secure, and less isolated as a result of the support.

This case demonstrates how specialist advice and advocacy can make a tangible difference in alleviating poverty, reducing isolation, and improving quality of life for vulnerable clients.

FINANCIAL REVIEW

Nafsiyat's income increased to £718,775 from £638,281 and the expenditure for the year stood at £739,245 resulting in a deficit of £20,470. This of course impacted on the reserves balance that Nafsiyat is attempting to build and maintain.

As with other charitable organisations, Nafsiyat experiences considerable competition in securing funding. While present circumstances are demanding, the organisation maintains a positive outlook for the future.

RESERVES POLICY

Nafsiyat's reserve policy is to have free reserves to ensure that all costs are covered for a minimum of three months. The target range remains the same from £167k to £278k to cover three to five months' worth of costs. This would allow Nafsiyat to continue its crucial therapeutic work if a crisis was to occur.

Nafsiyat continues to try and build and maintain the free reserves so that there is an appropriate level of funds to cover the above situation and any of the following were to happen:

1. Temporary loss in income.
2. Unforeseen costs that were unexpected and not covered by existing funds.
3. To provide a buffer to cover other risks/contingencies and allow time for Nafsiyat to adjust to these unexpected cases.
4. In the highly unlikely event that Nafsiyat becomes insolvent, it will be able to safely meet its existing contractual agreements with organisations and individuals, including staff.

General reserves also allow us to implement new strategic priorities, invest in technology and retain members of the strong team to achieve the strategic aims of the charity. Any funds received that can only be lawfully used for a specific charitable purpose will be held as restricted funds.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governance

Nafsiyat is registered as a company limited by guarantee (without share capital) and as a charity. Its governing instrument is its Memorandum and Articles of Association, last revised on 27th September 2017 (and is currently being updated). All Trustees are also Directors of the Charitable Company for the purposes of the Companies Act.

Trustees' appointment recruitment and induction

All Trustees are unremunerated and are voluntary. Trustees are appointed by resolution of the Trustees. At each Annual General Meeting one-third of the Trustees are subject to retirement by rotation but may offer themselves for re-election. Trustees may serve a maximum of three consecutive terms of three years. The Trustees may at any time co-opt any person duly qualified to be a Trustee.

Trustee vacancies are advertised online through appropriate recruitment sites following the identification of gaps in the trustee board in terms of skills, knowledge, etc. Short-listed applicants are interviewed by the Chair, the Chief Executive, and another Trustee where possible. All existing Trustees are consulted on the final selection before appointment and references are checked. There is a defined procedure for the induction of Trustees, which includes the provision of an information pack upon each appointment. This includes an introduction to fellow Trustees and senior staff through biographies and an organisation chart; Memorandum and Articles of Association; the history of the organisation, its objectives and policies; the latest audited Trustees Report and Financial Statements; information on the role and responsibilities of a Trustee. All Trustees are offered the opportunity to complete a 'duties of a Trustee' training course. Trustees must follow the Nafsiyat Code of Conduct for Trustees.

Organisation structure and decision making

Trustees meet for Quarterly meetings. They also gather for away-days when required. The Chair has monthly meetings with the Chief Executive. These meetings are reported back to the Trustees. The Clinical Subcommittee meets quarterly. These meetings are reported back to the Trustees.

REFERENCE AND ADMINISTRATIVE DETAILS

Company No. 01710669

Charity No. 287819

Registered office

Unit 4 Lysander Mews

Lysander Grove

London

N19 3QP

Directors and Trustees

The Directors of the charitable company are its Trustees for the purposes of charity law. The following Directors and Trustees served during the year and since year end:

J. Cook (Chair)

Y. Wright

G. Patel

J. Calabrese

H. Jawaid

R. Lawrence

J. Bacigalupo

H. Kamar

Y. Ahmed

M. Butterworth (resigned 4th April 2024)

M. Shaffi-Ajibola (appointed 4th June 2025)

Company Secretary

Y. Ahmed

Independent Examiner

Chanter, Browne & Curry

1 Plato Place

72-74 St Dionis Road

London

SW6 4TU

Bankers

Nat West Bank Plc

490 Holloway Road

London

N7 6HN

Solicitors

Russell Cooke LLP

2 Putney Hill

London

SW15 6AB

Trustees' responsibilities

Company and charity law require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- 1) Select suitable accounting policies and then apply them consistently.
- 2) Make judgements and estimates that are reasonable and prudent.
- 3) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006 and the Charities Act 2011. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company exemptions

This report has been prepared and delivered in accordance with the provisions in Part 15 of Companies Act 2006 applicable to companies subject to the small companies' regime.

This report was approved by the board and signed on their behalf.



Y. Ahmed, Company Secretary

1st September 2025

Independent Examiner's Report to the trustees of Nafsiyat

I report to the charity trustees on my examination of the financial statements of Nafsiyat for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's 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 financial statements of the Charity 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 your charity's financial statements 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

As 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 , which is one of the listed bodies.

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

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements under section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- 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).

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 financial statements to be reached.

P.G. Browne FCA CTA
Chanter, Browne & Curry
Chartered Accountants
1 Plato Place
71-74 St. Dionis Road
London SW6 4TU
30th November 2025

Nafsiyat
Statement of Financial Activities
for the year ended 31 March 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
	Notes				
Income and endowments from:					
Donations and legacies	4	2,293	-	2,293	2,203
Charitable activities	5	250,915	399,100	650,015	581,769
Investments	6	750	-	750	1,715
Other	7	65,717	-	65,717	52,594
Total		319,675	399,100	718,775	638,281
Expenditure on:					
Raising funds	8	8,603	-	8,603	11,307
Charitable activities	9	317,514	412,960	730,474	715,492
Other	10	168	-	168	168
Total		326,285	412,960	739,245	726,967
Net gains on investments		-	-	-	-
Net expenditure		(6,610)	(13,860)	(20,470)	(88,686)
Transfers between funds		(14,971)	14,971	-	-
Net expenditure before other gains/(losses)		(21,581)	1,111	(20,470)	(88,686)
Other gains and losses					
Net movement in funds		(21,581)	1,111	(20,470)	(88,686)
Reconciliation of funds:					
Total funds brought forward		75,605	29,202	104,807	193,493
Total funds carried forward		54,024	30,313	84,337	104,807

Nafsiyat
Balance Sheet
at 31 March 2025

Company No.	01710669	Notes	2025 £	2024 £
Fixed assets				
Tangible assets	13	168	336	
		168	336	
Current assets				
Debtors	14	76,540	105,064	
Cash at bank and in hand		92,782	109,651	
		169,322	214,715	
Creditors: Amount falling due within one year	15	(80,910)	(102,768)	
Net current assets		88,412	111,947	
Total assets less current liabilities		88,580	112,283	
Creditors: Amounts falling due after more than one year	16	(4,243)	(7,476)	
Net assets excluding pension asset or liability		84,337	104,807	
Total net assets		84,337	104,807	
The funds of the charity				
Restricted funds	17			
Restricted income funds		30,313	29,202	
		30,313	29,202	
Unrestricted funds	17			
General funds		54,024	75,605	
		54,024	75,605	
Reserves	17			
Total funds		84,337	104,807	

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

For the year ended 31 March 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

Approved by the board on 31 March 2025

And signed on its behalf by:



John Bacigalupo
Trustee
30th November 2025

Nafsiyat
Statement of Cash flows
for the year ended 31 March 2025

	2025	2024
	£	£
Cash flows from operating activities		
Net expenditure per Statement of Financial Activities	(20,470)	(88,686)
Adjustments for:		
Depreciation of property, plant and equipment	168	168
Dividends, interest and rents from investments	(750)	(1,715)
Decrease/(Increase) in trade and other receivables	28,524	(11,682)
(Decrease)/Increase in trade and other payables	(25,091)	15,551
Net cash used in operating activities	<u>(17,619)</u>	<u>(86,364)</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	750	1,715
Net cash from investing activities	<u>750</u>	<u>1,715</u>
Net cash from financing activities	<u>-</u>	<u>-</u>
Net decrease in cash and cash equivalents	(16,869)	(84,649)
Cash and cash equivalents at the beginning of the year	109,651	194,300
Cash and cash equivalents at the end of the year	<u>92,782</u>	<u>109,651</u>
Components of cash and cash equivalents		
Cash and bank balances	92,782	109,651
	<u>92,782</u>	<u>109,651</u>

for the year ended 31 March 2025

1 Accounting policies**Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Notes to the Accounts**Expenditure**

Recognition of expenditure

Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Expenditure on raising funds

These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.

Expenditure on charitable activities

These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.

Grants payable

All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.

Governance costs

These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.

Other expenditure

These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

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

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation. Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.

In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the company pays fixed contributions into a separate entity. Once the contributions have been paid the company has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the company in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Company status

The company is a private company limited by guarantee and consequently does not have share capital.

3 Statement of Financial Activities - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Income and endowments from:			
Donations and legacies	2,203	-	2,203
Charitable activities	310,645	271,124	581,769
Investments	1,715	-	1,715
Other	52,594	-	52,594
Total	367,157	271,124	638,281
Expenditure on:			
Raising funds	11,307	-	11,307
Charitable activities	468,159	247,333	715,492
Other	168	-	168
Total	479,634	247,333	726,967
Net income	(112,477)	23,791	(88,686)
Transfers between funds	(589)	589	-
Net income before other gains/(losses)	(113,066)	24,380	(88,686)
Other gains and losses:			
Net movement in funds	(113,066)	24,380	(88,686)
Reconciliation of funds:			
Total funds brought forward	188,671	4,822	193,493
Total funds carried forward	75,605	29,202	104,807

4 Income from donations and legacies

	Unrestricted £	Total 2025 £	Total 2024 £
Donations	1,613	1,613	843
Membership fees	680	680	1,360
	2,293	2,293	2,203

5 Income from charitable activities

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Contract Income	217,478	399,100	616,578	497,993
Nafsiyat Choice	3,977	-	3,977	-
Bespoke Contract Income	29,460	-	29,460	83,776
	<u>250,915</u>	<u>399,100</u>	<u>650,015</u>	<u>581,769</u>

6 Income from investments

	Unrestricted	Total 2025	Total 2024
	£	£	£
Bank interest receivable	750	750	1,715
	<u>750</u>	<u>750</u>	<u>1,715</u>

7 Other income

	Unrestricted	Total 2025	Total 2024
	£	£	£
Training Income	47,128	47,128	46,073
Supervision Fees	4,280	4,280	2,340
Room Hire	3,892	3,892	3,290
Misc Income	10,417	10,417	891
	<u>65,717</u>	<u>65,717</u>	<u>52,594</u>

8 Expenditure on raising funds

	Unrestricted	Total 2025	Total 2024
	£	£	£
<i>Costs of generating voluntary income</i>			
Fundraising	8,603	8,603	11,307
	<u>8,603</u>	<u>8,603</u>	<u>11,307</u>

9 Expenditure on charitable activities

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
<i>Expenditure on charitable activities</i>				
Salaries and other costs	192,071	211,900	403,971	393,821
Office costs	95,233	-	95,233	111,272
Professional and Legal fees	25,747	9,985	35,732	30,916
Subscriptions	2,574	-	2,574	2,071
Grants made	-	190,575	190,575	156,147
<i>Governance costs</i>				
Trustee expenses	56	-	56	18,330
Trustee refreshments	-	-	-	239
IE fees and other costs	1,820	500	2,320	1,815
Legal and Professional fees	13	-	13	881
	<u>317,514</u>	<u>412,960</u>	<u>730,474</u>	<u>715,492</u>

10 Other expenditure

	Unrestricted	Total 2025	Total 2024
	£	£	£
Depreciation	168	168	168
	<u>168</u>	<u>168</u>	<u>168</u>

11 Trustee remuneration and expenses

One or more of the trustees has been paid remuneration in the current or prior periods.

	2025 Number	2024 Number
Number of trustees paid expenses	-	2
The nature of the reimbursed expenses	Consultancy payments in lieu of work in between Chief Executives.	

12 Staff costs

No employee received emoluments in excess of £60,000.

The average monthly number of full time equivalent employees during the year was as follows:

2025 Number	2024 Number
22	22
<u>22</u>	<u>22</u>

13 Tangible fixed assets

	Plant & Machinery	Leasehold Improvements	Fixtures & Equipment	Total
	£	£	£	£
Cost or revaluation				
At 1 April 2024	39,660	54,143	9,327	103,130
At 31 March 2025	<u>39,660</u>	<u>54,143</u>	<u>9,327</u>	<u>103,130</u>
Depreciation and impairment				
At 1 April 2024	39,324	54,143	9,327	102,794
Depreciation charge for the year	168	-	-	168
At 31 March 2025	<u>39,492</u>	<u>54,143</u>	<u>9,327</u>	<u>102,962</u>
Net book values				
At 31 March 2025	<u>168</u>	<u>-</u>	<u>-</u>	<u>168</u>
At 31 March 2024	<u>336</u>	<u>-</u>	<u>-</u>	<u>336</u>

14 Debtors

	2025	2024
	£	£
Trade debtors	38,614	61,399
Other debtors	34,653	40,223
Prepayments and accrued income	3,273	3,442
	<u>76,540</u>	<u>105,064</u>

15 Creditors:

amounts falling due within one year

	2025	2024
	£	£
Trade creditors	38,291	21,894
Other creditors	30,172	53,603
Accruals	12,447	27,271
	<u>80,910</u>	<u>102,768</u>

16 Creditors:

amounts falling due after more than one year

	2025	2024
	£	£
Other creditors	4,243	7,476
	<u>4,243</u>	<u>7,476</u>

17 Movement in funds

	At 1 April 2024	Incoming resources (including other gains/losses) £	Resources expended £	Gross transfers £	At 31 March 2025 £
Restricted funds:					
Restricted income funds:					
NHS Islington - Accept	-	130,821	(130,821)	-	-
The Charity of Sir Richard Whittington	-	10,000	(15,358)	3,000	(2,358)
The National Lottery Community Fund:					
Development Grant	29,202	143,343	(145,332)	-	27,213
Suicide Prevention Fund	-	79,068	(79,068)	-	-
Warm Spaces	-	2,190	(2,246)	-	(56)
City Bridge Foundation	-	33,678	(32,038)	-	1,640
Compass Wellbeing Fund	-	-	(8,097)	11,971	3,874
<i>Total</i>	<u>29,202</u>	<u>399,100</u>	<u>(412,960)</u>	<u>14,971</u>	<u>30,313</u>
Unrestricted funds:					
General funds	75,605	319,675	(326,285)	(14,971)	54,024
Total funds	<u><u>104,807</u></u>	<u><u>718,775</u></u>	<u><u>(739,245)</u></u>	<u><u>-</u></u>	<u><u>84,337</u></u>

Purposes and restrictions in relation to the funds:

Restricted funds:

NHS Islington - Accept As Lead Provider, we restrict the funds that are used to subcontract our partners in the Accept Consortium

The Charity of Sir Richard Whittington Funds the weekly support group for female Amharic, Arabic and Tigrinya-speaking refugees

The National Lottery Community Fund: For project partnering with Islington Bangladeshi Association to support the Bengali community with their mental health

Development Grant

Suicide Prevention Fund As a lead provider, funds are restricted to subcontract Islington MIND and CCIWBS to deliver therapeutic counselling to men by building resilience to the prevent suicide

Warm Spaces A small grants scheme for groups who can provide an out of hours warm spaces

City Bridge Foundation Funds to provide psychosocial groups for marginalised and racialised communities in North London, offering accessible and inclusive mental health support

Compass Wellbeing Fund Providing therapeutic group sessions for individuals aged 18-25 from Afghan refugee backgrounds

18 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	£	£	£
Fixed assets	168	-	168
Net current assets	58,099	30,313	88,412
Creditors due in more than one year and provisions	(4,243)	-	(4,243)
	<u>54,024</u>	<u>30,313</u>	<u>84,337</u>

19 Reconciliation of net debt

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash and cash equivalents	109,651	(16,869)	92,782
	<u>109,651</u>	<u>(16,869)</u>	<u>92,782</u>
Net debt	<u>109,651</u>	<u>(16,869)</u>	<u>92,782</u>

20 Commitments

Operating lease commitments

Annual commitments under non-cancellable operating leases are as follows:

	2025 Land and buildings	2025 Other	2024 Land and buildings	2024 Other
	£	£	£	£
Operating leases with expiry date:				
Within one year	44,000	-	44,000	-
In the second to fifth years inclusive	-	-	44,000	-
	<u>44,000</u>	<u>-</u>	<u>88,000</u>	<u>-</u>

21 Related party disclosures

Controlling party

The company is Limited by Guarantee and has no share capital; thus no single party controls the company. The Liability of members is limited. Every member promises that if the Company is dissolved while they are a member or within twelve months of ceasing to be a member, they will contribute such sum, not exceeding £10, that may be demanded, towards payments of the debts and liability of the Company incurred before they ceased to be a member.