

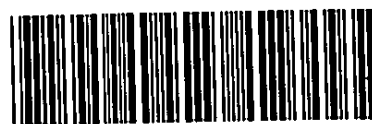
Roshni Ghar

Charity number 1078859

A company limited by guarantee number 03819825

Annual Report and Financial Statements for the year ended 31 March 2013

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Roshni Ghar

Annual Report and Financial Statements for the year ended 31 March 2013

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Prepared by West Yorkshire Community Accounting Service

Roshni Ghar

Trustees' report for the year ended 31 March 2013

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were

Name	Position	Dates
Dr Fameeda Ansari	Chair	
Dr Najma Siddiqi	Secretary	
Naheed Effendi	Treasurer	
Khadim Hussain		from 29 June 2012
Salim Akhtar		to 3 August 2012

Charity number 1078859

Company number 03819825

Registered and principal address	Bankers
13 Scott Street	Yorkshire Bank
Keighley	73 North Street
BD21 2JH	Keighley
	BD21 3SD

Independent examiner

Dave Collins

West Yorkshire Community Accounting Service

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a company limited by guarantee and was formed on 5th August 1999. It is governed by a memorandum and articles of association. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £1.

Method of recruitment and appointment of trustees

The trustees of the charity are also the directors for the purposes of company law. New trustees are recruited and co-opted onto the Board by the existing trustees. The trustees have an ongoing commitment to seeking out individuals who could strengthen the Board and bring complementary skills to the team. All directors give their time voluntarily. Any expenses reclaimed by directors from the charity are set out in note 8 to the accounts.

Induction and training of directors and trustees

The induction programme for new trustees includes a formal briefing session with the manager of the charity. An induction pack is also made available to all new trustees. The ongoing training needs of trustees are regularly reviewed by the Board. External training courses are arranged as and when necessary to ensure the trustees are familiar with any new developments affecting their role and responsibilities as trustees.

Roshni Ghar

Trustees' report (continued) for the year ended 31 March 2013

Organisational structure

The Board of Trustees is responsible for setting the strategic direction of the charity and for overseeing the work of the manager, Kaniz Akhtar. Kaniz has day-to-day responsibility for running the services provided by the charity. A team of paid staff, volunteers and service users provide further help and assistance in the activities of the charity. The policies of the charity are ratified by the trustees.

The Board meets every month to review the finances of the charity, any management issues arising from the previous period, and future plans.

Every member of Roshni Ghar undertakes to contribute to the assets of the Project in the event that it is wound up during the time he or she is a member, or within one year afterwards, for the payments of the debts and liabilities of the Project contracted before the time at which he or she ceases to be a member, and of the costs, charges and expenses of winding up the same, and for the adjustments of the rights of the contributors among themselves such amount as may be required not exceeding £1.

Risk Assessment

The Trustees/Board Directors have continued to assess and consider risks facing the charity, both on a general basis and in connection with developments concerning operational and funding matters. Many risks are to a certain extent uncontrollable, and defences centre on providing ourselves with the best armour and early warning systems we can achieve. To that end, all policies have been reviewed and updated as necessary, incorporating review timetables.

The major ongoing areas of risk continue to be funding and the safety of staff as they carry out their duties both on the organisation's premises and elsewhere. The work concerning fundraising is set out elsewhere. Emphasis continues to be placed on following good practice when dealing with clients and the general public, both to preserve proper confidentiality and the personal well-being of all concerned.

Objectives

The Charity's aim is to provide support and services for Black and ethnic minority (predominantly south Asian) women who have mental health issues.

- * To provide a safe space for women to explore issues relevant to their well being and development and prevent crisis reactions by equipping them with effective coping skills and service information and access
- * To provide cultural and spiritually sensitive support for Asian women experiencing mental and emotional distress
- * To promote a better understanding of mental distress and develop appropriate coping mechanisms
- * To empower Asian women to engage more responsively to mainstream services where they may experience barriers
- * To increase the awareness and choice of available services and improved pathways into those services
- * To promote an active service user voice in service development
- * To create accessible information for BME services
- * To provide alternative treatment options
- * To promote social inclusion and access to opportunities available to Asian women
- * To provide access to educational and vocational opportunities

Development Activities

Priority areas for promoting, marketing and developing the service are as follows:

- * Ensure resources are in place to meet the growing demands for the service
- * Presentation and dissemination of the work and key achievements through the Annual General Meeting, Open days, leaflets and website
- * A focus on funding applications to a range of funding bodies
- * Networking with key stakeholders, in particular the emerging Clinical Commissioning Groups and Local Authority
- * Improved partnership working, specifically with SVB and BDCT, but also with other organisations
- * Developing groups and skills workshops e.g. mindfulness and meditation that are both culturally appropriate and effective
- * Developing a structured volunteering programme

Roshni Ghar

Trustees' report (continued) for the year ended 31 March 2013

Mission statement

Roshni - rosh-nee - noun meaning light, source of energy

Ghar - gh'urr - noun meaning home, place of safety

Roshni Ghar is a creative space for women to meet, learn, share and grow

We provide culturally appropriate and responsive support services for South Asian women who live in the Keighley area and are experiencing or are vulnerable to mental health issues

We are an organisation that works on the premise of empowering women with choices, opportunities and skills to maximize their potential

We provide a safe, confidential, non-judgmental and fun environment for women to address issues that impact on their mental health and well-being

We develop our services in consultation with service users who have accessed and used our services and so our services are designed to meet the expressed needs of our users

Types of Services

- * We have continued to provide one to one support through key working system
- * Emotional support
- * Support BME women on the psychiatric ward
- * We have set up a Job Club support session for women who need this service in partnership with the Job Centre
- * We have worked with NHS to develop sessions on Weight management
- * Sewing machines have been funded by Craven Trust to help women develop creative skills
- * Health and Wellbeing session in partnership with Highfield Children's Centre
- * Health and Wellbeing session in partnership with Sangat Centre
- * Health and Wellbeing session in partnership with North Street surgery
- * Health and Wellbeing session in partnership with Keighley Campus
- * We are planning to run Health and Wellbeing sessions in partnership with Strong Close Nursery & School
- * The Cook N eat session has continued in partnership with KHL Centre, which is much enjoyed by the service users
- * Sukoon E Dil group for ladies age 50+ where speakers are invited from outside agencies to provide information
- * We have been working in partnership with UK Academy to promote mental health and wellbeing
- * Roshni Ghar is planning information sessions on dealing with Drugs and Alcohol abuse in partnership with Project 6
- * Gardening sessions have continued in partnership with KHL Centre
- * Advice session in partnership with Keighley CAB
- * Domestic Abuse information sessions
- * Pampering sessions
- * Health and Well being sessions
- * Umeed Group for women with severe mental health issues
- * Spirituality
- * English classes in partnership with Keighley Campus
- * Service Users are supported with volunteering opportunities
- * Health Trainer sessions in partnership with local NHS
- * Walking group continues to run by Roshni Ghar Volunteers
- * Exploring places of interest continues to be popular and the groups have been to a number of trips and outings
- * Gup Shup group – Service User led

In-Patient Advocacy Support on Health Ward:

Roshni Ghar has continued to provide support for service users admitted to Heather Ward at the Airedale Centre for Mental Health and to the Community Mental Health Team at Meridian House, Keighley. These services are highly valued and have received consistently positive feedback from both service users and staff.

Roshni Ghar

Trustees' report (continued) for the year ended 31 March 2013

Unique Characteristics

- * Strong track record of community engagement
- * Focus on participation and inclusion to promote recovery
- * Support for partner organisation in addressing equality and diversity issues
- * Providing a safe, culturally appropriate environment
- * Services that are shaped by views of service users
- * Strong emphasis on partnership working

Critical success factors

- * Continuing ability to provide a broad range of culturally appropriate activities and services. The service will need to expand to meet the increasing demand
- * Ability to adapt the service to continue to meet cultural needs as demographic changes occur in the population served. A current unmet need is availability of Bangla speaking staff
- * Promotion of the service to referrers, funders, and the community
- * Ability to maintain current funding and attract additional funding in order to be able to deliver the objectives
- * Robust governance structures
- * Bringing the company up to date with accounts, Companies House, Charities Commission
- * Policies
- * Systems
- * Funding
- * Training for staff
- * Links with children's centres
- * Other partnerships with agencies to deliver our services

Future Plans

- To increase the range of activities offered, ensuring a clear rationale and evidence base for these
- To improve monitoring and reporting of outcomes
- To employ a participation worker specifically to tackle stigma of mental illness in schools
- To increase funding and expand range of funders for the organisation in order to better meet the needs of the community served
- To maintain the strong involvement of service users in planning and delivering services
- To develop a volunteer programme that will be of benefit both to volunteers and service users
- To strengthen the Board through appointing members with complementary skills
- To develop and re-structure the workforce for efficient delivery of the objectives
- To maintain a focus on an assets based, participatory approach, whereby the strengths and resources of service users and the community are recognised and supported to achieve best outcomes

Our main sources of funding are:

NHS Airedale (Bradford and Leeds), Bradford Local Authority and Bradford District Care Trust
Roshni Ghar was fortunate to receive other funding detailed on note 2 of the accounts

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit

Financial review

The net income for the year was £17,107 all unrestricted funds

Reserves policy

The charity's free reserves at the year end were £54,087

At the last AGM the Trustees have determined that the level of free reserves should be equal to what the charity needs to operate for at least three to six months

Roshni Ghar

Trustees' report (continued) for the year ended 31 March 2013

Statement of trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees report and the financial statements in accordance with the applicable law and UK Accounting Standards

Company law requires the trustees to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to

select suitable accounting policies and apply them consistently,

observe the methods and principles in the Charities SORP,

make judgements and estimates that are reasonable and prudent,

state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements,

prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation

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 accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

This report has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2005) and in accordance with the special provisions of the Companies Act 2006 relating to small companies

Signed on behalf of the board of trustees

Signed  (Trustee)

Name **NAHEED EFFENDI**

Date **16TH OCTOBER 2013.**

Roshni Ghar

Independent examiner's report to the trustees of Roshni Ghar

I report on the accounts of the charitable company for the year ended 31 March 2013, which are set out on pages 8 to 12

Respective responsibilities of the trustees and the examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to examine the accounts under section 145 of the 2011 Act, follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and state whether particular matters have come to my attention

Basis of independent examiner's statement

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1) which gives me reasonable cause to believe that in any material respect the requirements

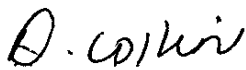
to keep accounting records in accordance with section 386 of the Companies Act 2006, and

to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2005)

have not been met, or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Signed



Name Dave Collins

Date

18/11/13

West Yorkshire Community Accounting Service

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Roshni Ghar

Statement of Financial Activities

(including summary income and expenditure account)

for the year ended 31 March 2013

	Notes	2013 Unrestricted funds £	2013 Restricted funds £	2013 Total funds £	2012 Total funds £
Incoming resources					
Bradford & Airedale PCT		59,844	-	59,844	59,844
Bradford District Care Trust		32,077	-	32,077	32,077
Other grants and donations	(2)	3,000	11,160	14,160	2,250
Fee income		3,946	-	3,946	2,882
Other income		936	-	936	2,479
Insurance claim		4,402	-	4,402	-
Total incoming resources		104,205	11,160	115,365	99,532
Resources expended					
Salaries and NICs	(3)	57,430	4,984	62,414	54,849
Payroll costs		702	-	702	780
Travel, transport and subsistence		1,388	746	2,134	1,395
Freelance workers		788	995	1,783	1,241
Rent, rates and utilities		6,476	572	7,048	6,468
Client services and activity costs		1,935	1,203	3,138	1,801
Repairs and renewals		6,663	580	7,243	801
Printing, stationery, telephones and postage		5,660	50	5,710	4,826
Accountancy and independent examination		600	-	600	475
Equipment and furniture		2,687	2,030	4,717	-
Insurance		1,458	-	1,458	902
Other payments		392	-	392	509
Companies House fines		-	-	-	5,250
Volunteer expenses		25	-	25	-
Childcare vouchers		87	-	87	-
CRB checks		246	-	246	-
Water and refreshments		246	-	246	-
Training		195	-	195	-
Professional fees		120	-	120	-
Total resources expended		87,098	11,160	98,258	79,297
Net income		17,107	-	17,107	20,235
Fund balances brought forward		36,980	-	36,980	16,745
Fund balances carried forward	(4)	54,087	-	54,087	36,980

All incoming resources and resources expended derive from continuing activities

Roshni Ghar

Balance sheet

as at 31 March 2013

	2013	2013	2013	2012
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Current assets				
Debtors and prepayments	(5) 7,676	-	7,676	18,183
Cash at bank and in hand	(6) 48,104	-	48,104	21,455
Total current assets	55,780	-	55,780	39,638
Current liabilities				
amounts falling due within one year				
Creditors and accruals	(7) 1,693	-	1,693	2,658
Total current liabilities	1,693	-	1,693	2,658
Net current assets	54,087	-	54,087	36,980
Total assets less current liabilities	54,087	-	54,087	36,980
Net assets	54,087	-	54,087	36,980
Funds				
Unrestricted funds	54,087	-	54,087	36,980
Restricted funds	-	-	-	-
Total funds	54,087	-	54,087	36,980

For the year ending 31 March 2013 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476. The trustees (who also the directors for the purposes of company law) acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and with the Financial Reporting Standard for Smaller Entities (effective April 2008)

The financial statements were approved at a meeting of the trustees and signed on its behalf by

Signed 

(Trustee)

Name **NAHEED EFFENDI**

Date **16/10/13**

Roshni Ghar

Notes to the accounts

for the year ended 31 March 2013

1 Accounting policies

Basis of accounting

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2005), the Companies Act 2006 and Financial Reporting Standard for Smaller Entities (effective April 2008).

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, the trustees are virtually certain they will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out the resources.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

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

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Roshni Ghar

Notes to the accounts continued for the year ended 31 March 2013

2 Other grants and donations	2013	2013	2013	2012
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
Bradford MDC - Health & Wellbeing	-	1,750	1,750	1,750
Sharing Voices	-	-	-	500
Bradford MDC - Diamond Jubilee	-	250	250	-
Community Development Foundation	-	2,500	2,500	-
Lord Mayor's Appeal	1,000	-	1,000	-
Sovereign Health	1,500	-	1,500	-
Yorkshire and Clydesdale Bank Foundation	500	-	500	-
Craven Trust	-	950	950	-
Leeds Community Foundation - Winter Warm	-	2,500	2,500	-
Keighley Area Office - Community Chest	-	160	160	-
Bradford MDC - Keighley Area Action Plan	-	1,500	1,500	-
DWP	-	1,550	1,550	-
	<u>3,000</u>	<u>11,160</u>	<u>14,160</u>	<u>2,250</u>

3 Staff costs and numbers	2013	2012
	£	£
Gross salaries	58,523	55,380
Social security costs	<u>3,891</u>	<u>(531)</u>
	<u>62,414</u>	<u>54,849</u>

The average number employees during the year was 8, being an average of 3.5 full time equivalent (2012 7 and 3 FTE)

There were no employees with emoluments above £60,000

4 Restricted funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
BMDC - Health & Wellbeing	-	1,750	1,750	-	-
BMDC - Diamond Jubilee	-	250	250	-	-
Community First	-	2,500	2,500	-	-
Craven Trust	-	950	950	-	-
Winter Warm	-	2,500	2,500	-	-
Community Chest	-	160	160	-	-
Keighley Area Action Plan	-	1,500	1,500	-	-
DWP	-	1,550	1,550	-	-
	<u>-</u>	<u>11,160</u>	<u>11,160</u>	<u>-</u>	<u>-</u>

Fund name	Purpose of restriction
BMDC - Health & Wellbeing	For the Sakoon E Dil group
BMDC - Diamond Jubilee	For a garden tea party to celebrate the Queen's Diamond Jubilee
Community First	A project with the aim of improving the health and wellbeing of local women
Craven Trust	For sewing machines, door lock, cabinet and window for reception
Winter Warm	To support women during cold weather by providing additional activities
Community Chest	For Gup Shup Group, Domestic Abuse sessions and International Women's Day
Keighley Area Action Plan	For sessional worker, transport, refreshments and volunteer costs
DWP	For computers

Roshni Ghar

Notes to the accounts continued for the year ended 31 March 2013

5 Debtors and prepayments	2013	2012
	£	£
Debtors - insurance claim and DWP	5,952	-
Prepayments - insurance	998	1,007
Salaries paid in advance	726	17,176
	<u>7,676</u>	<u>18,183</u>
 6 Cash at bank and in hand	 2013	 2012
	£	£
Bank account	48,050	21,337
Petty cash	54	118
	<u>48,104</u>	<u>21,455</u>
 7 Creditors and accruals	 2013	 2012
	£	£
Creditors	117	-
Accruals	1,576	2,658
	<u>1,693</u>	<u>2,658</u>

8 Trustee expenses

There were no trustee expenses during this or the previous year

9 Related party transactions

There were no related party transactions during this or the previous year