



Panahghar

**SUPPORTING WOMEN AND CHILDREN AGAINST DOMESTIC
VIOLENCE**

TRUSTEES' REPORT & FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

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COVENTRY PANAHGHAR PROJECT
TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their report and financial statements for the year ended 31 March 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 of the financial statements and comply with the Charities Act 2011, the charity's governing document, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) (2nd Edition, effective January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and Aims

Panahghar is a Black and minoritised women-led organisation with over 46 years' experience supporting Asian, Black and minoritised women and children subjected to domestic abuse. The charity exists to promote the safety of women and children affected by domestic violence and other forms of violence, such as sexual violence, so-called honour-based abuse, forced marriage, female genital mutilation and trafficking.

We work with women who are often the most marginalised survivors including those with no recourse to public funds (NRPF), those whose immigration status is tied to an abusive partner, those with no family or community support in the UK, and those who have been failed by mainstream services. Our support enables them to escape violence and rebuild their lives in a way that is safe, culturally appropriate, and rooted in dignity.

Public Benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing 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.

In pursuit of its aims for public benefit, our services benefit the public through the following initiatives:

- To provide safe, secure temporary accommodation and counselling support service to women, girls and children.
- To provide advice, information and advocacy to victims and survivors of violence and abuse.
- To raise awareness of the issues which are faced by victims and survivors of violence and abuse.
- To ensure victims and survivors of violence and abuse obtain the legal and statutory benefits and redress to which they are entitled.
- To ensure appropriate support and play opportunities for children and a safe environment for children to live and recover from the effects of violence and abuse.

Activities, Services and Achievements

In 2024-25 we worked with 630 women and 514 children across our range of holistic support services. Over half (53%) of the women accessing our refuge have no recourse to public funds. Many are on spousal visas or dependent immigration routes. In this year Panahghar supported women from over 45 countries - 18% required an interpreter. We know that this work makes a difference to the lives of some of the most marginalised women and girls in the UK. Our by and for support allows women to be safer, healthier and better able to move positively on with their lives.

"I don't know English. I know Urdu. The biggest support that I have received is in the language – that was really important. I needed people to listen to me and hear what I had to say in order to be safe for me and my son."

Refuge

We supported 108 women and 47 children within our specialist refuges in Coventry, Solihull Leicester and Leicestershire. The safehouses were staffed by multilingual, trauma-informed workers, including Domestic Abuse Practitioners and in some refuges with Family Support Practitioners based in the refuges. The refuges provided more than just a safe space – all survivors received tailored emotional support and

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access to our in-house legal advocacy, and practical assistance including safety planning, benefit guidance, housing alternatives and childcare support.

Due to the discontinuation of funding from Solihull Council, during this period we closed our dedicated 6 bed space Solihull refuge. However, we were successful in winning a Leicestershire County Council tender to provide 6 bed space refuge within Leicestershire.

100% of women who completed refuge support felt safer than when they have arrived.

86% felt better able to manage their physical health	86% reported reduce symptoms of trauma and anxiety
62% said they had improved relationships with friends and family	75% had accessed leisure or cultural activities for the first time in years

Immigration advice and support

Panahghar has continued to deliver its highly impactful Immigration Support Service, delivered by our Immigration Support Practitioners. This service has supported 112 survivors with No Recourse to Public Funds (NRPF) or insecure immigration status. The team helps them understand their legal rights, access alternative immigration routes, apply for housing or finance support and reduce the coercive power held by perpetrators who use immigration status to control and abuse.

"Nobody wanted to help me as I was not entitled to any benefits. Panahghar did not hesitate to provide me with accommodation and supported me through the immigration process. I now have Indefinite Leave to Remain in the UK and am looking forward to move on and start my new life of independence"

Independent Domestic Violence Advocacy

We worked with 165 women through our Independent Domestic Violence Advocacy service, providing emotional and practical support to help them navigate the criminal justice process. This support went through from when women who were considering reporting the violence they had been subjected to, right to the end of their court attendance. The IDVA team accompanied survivors to court, helped secure injunctions, facilitated access to special measures and liaised with other agencies so that survivors had the help they needed.

Helpline Support

Panahghar provided 24-hour helpline throughout this period, taking 2,559 calls across our helpline support. As well as our 24/7 internal helpline, we also delivered to 'Safe to Talk' helpline was open 7 days a week. The helpline was available across Coventry and was delivered in partnership with Coventry Haven. These helplines supported the community, providing information, crisis and community-based support for victims and survivors, professionals and the wider community.

Strengthening our Organisation

Having invested in a new CRM system (Oasis) during the previous financial year, in 2024-25 we focussed on ensuring that this was embedded within the organisation. Staff across the organisation were trained in data collection and using the system and we built systems to ensure that we were better able measure the difference we make to survivors.

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During this period, Panahghar took advice to explore alternative legal structures to support our ongoing plans for sustainability and securing the long-term sustainability of the organisation.

Our Partnerships

We know that we are better able to support survivors by working collaboratively and collectively. Over this period we continued to develop our partnership to deliver streamlined support to best meet the needs of all survivors. For example, in Coventry we continued to build the HPR Partnership alongside Haven and Relationship Coventry & Warwickshire providing commissioned outreach, IDVA and helpline support. In Leicester we worked with Freeva and Leicestershire Women's Aid & Living Without Abuse providing a single referral pathway ensuring that all survivors get the support that best meets their needs.

Over this period, Panahghar continued to be an active member of both Women's Aid Federation England and Imkaan. We worked collaboratively with other member centres, often presenting the needs of specialist by and for services, and minoritised survivors at a national level.

We are proud to have been awarded a Distinction in the Imkaan Service Standards, the highest level of recognition available under this national quality framework for by-and-for VAWG services. These standards are survivor-informed and assess the depth, quality and cultural relevance of services. This standard recognises our strong safeguarding practices, survivor-centred approach, and governance, validating our expertise in delivering high-quality, safe and effective services.

Equality, Diversity and Inclusion

As a BME-led organisation, anti-racism and intersectionality are embedded across all areas of our work. Services are designed and delivered by staff with lived and learned experience, ensuring they are accessible, culturally appropriate and rights-based.

While Panahghar's by and for model is central to our identity, our commitment to equality, diversity and inclusion extends far beyond this. We actively promote inclusion across all areas of our organisation – from governance and staffing to service design and partnership working.

During 2024-5 we provided a range of training for our team, including on forced marriage, using the DASH risk assessment tool, immigration and non-fatal strangulation.

Through our partnerships with mainstream and specialist agencies, we shared our expertise to strengthen inclusive practice across the wider VAWG sectors, helping to build a system where equity and respect are embedded at every level.

Leadership

Sobia Shaw, our CEO continued her period of long-term sickness during this year. Sandra Manak, has continued her role as interim CEO. Sandra has been part of Panahghar for 27 years. Over this time she has worked across all aspects of the organisation, building expertise in all areas of frontline service delivery alongside a deep understanding of strategic leadership within by-and-for organisations.

Plans for the future

This year, we continued to deliver on our current business plan, which affirms our commitment to ensuring that minoritised women and their children have access to equitable, trauma-informed support that meets their needs. We will be focussing on:

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

1. Delivering high-quality, consistent support across the West Midlands

We want to ensure that survivors can access the same level of high-quality support wherever they are in the West Midlands. To do this we will seek funding to increase the capacity in our outreach and refuge (Domestic Abuse and Family Support practitioners) teams so that we are able to provide consistent support across Coventry, Leicester and Leicestershire.

2. Increase and Diversify our Income

We will implement our new fundraising plan, with a clear focus on increasing income through trusts and foundations. Our funding pipeline is ambitious, but realistic in line with the current funding context. We will work with our partners to maintain and grow our commissioned contracts in order to expand our support for the communities we serve.

3. Strengthen our Organisation

Over the coming year, Panahghar will begin implementing changes to its legal structure, following specialist advice, to strengthen the organisation for the long term. This step will support more robust governance, improve resilience, and ensure we are well positioned to grow sustainably while continuing to deliver our mission and serve our communities.

We will continue to develop our internal processes to better monitor what we are doing and the difference we are making. This is important so that we can provide the best possible response for survivors and addresses gaps in support, but also to advocate for change across the West Midlands. We will continue to invest in our data analysis to improve the way we collect data and how we collate and share what we learn.

Thank you

We would like to say thank you to our partners, funders, individuals and organisations who have supported Panahghar over this period, including:

We continue providing Community services in Coventry which have been funded by, Coventry City Council funded the HPR Partnership

- Leicester City Council
- Solihull Metropolitan Borough Council
- WMPC
- Henry Smith Trust.
- Women's Aid – Advocacy, Future & Emergency funds
- Imkaan
- The Caring Family Foundation
- Leicestershire County Council
- The C.B & H.H. Taylor 1984 Trust

Our staff continued to provide high-quality support to survivors, showing a deep commitment to the organisation and the survivors we work with. We would like to acknowledge this hard work and thank them for their dedication.

FINANCIAL REVIEW

Reserves policy

The Trustees keep the charity's reserves under review. Due to the changes in economic climate the Trustees agreed to invest free reserves in reconfiguring current services and to fund improvements and development of projects to support the long-term sustainability. Trustees will also ensure that reserve levels are at a level to provide some protection to the organisation and its charitable programmes. This plan seeks to limit any risk arising in the event of a downturn in some of the Charity's various sources of income or an unexpected need for additional expenditures.

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The Charity Commission defines reserves as 'that part of the charity's funds which can be made available to spend for any or all of the charity's purposes once it has met its commitments and covered other planned expenditure. The Trustees are aware of the general legal duty to apply charitable funds within a reasonable time of receiving them.

Therefore, to justify the holding of reserves the charity needs a Reserves Policy which is based on a realistic assessment of the required reserves.

Income from restricted funds (income which must be applied to the purposes specified under the terms of the agreement or contract for which they were given), cannot be set aside for use in line with the Reserves Policy as any unused funds must be returned, carried forward or applied in line with the funding agencies requirements.

Unrestricted funds (money generated as a result of fees and charges, or interest on monies invested), is expendable at the discretion of the Trustees in furthering the Objects of the charity.

The Board of Trustees has identified that minimum level of unrestricted funds should be set to counterbalance trading uncertainty and provide a base level for stability. A target level of unrestricted funds has been set to allow for growth and for the charity to take advantage of strategic opportunities for the future growth.

The current level of unrestricted funds should be set as follows:

Minimum level

Three months operating costs plus an additional fund to cover redundancy costs for all staff plus legal cost associated with winding up.

Target level

Six months operating costs plus an additional fund to cover redundancy costs for all staff plus legal costs associated with winding up.

The Board of Trustees has approved Coventry Panahghar Project's reserves policy and identified the following reasons to hold reserves:

- To provide financial stability to enable us to continue to achieve its objective during challenging trading periods.
- To allow us to take advantage of strategic development opportunities and plan for future growth.
- To enable us to make investment decisions in accordance with the investment policy and enable us to consider opportunistic investments which may not be within strategic plan.

The total net outgoing resources for the year amounted to £165,214 (2024 - £295,439) including a loss of £4,705 incurred by PSHL- subsidiary. The net deficit for the year excluding restricted funds was £224,557.

Investment policy and objectives

The Trustees have agreed an investment policy to ensure that the charity maximises its return on investment. The policy seeks to mitigate risk in the knowledge of the current economic climate. This policy is reviewed annually.

Funds may only be invested in financial institutions previously approved by the Trustees. Any new financial institution submitted to the Trustees' approval must be a recognised financial institution that has first class reputation and is authorised and supervised by the Bank of England or the Building Society Commission. Only Institutions with the highest credit rating will be considered.

FUTURE DEVELOPMENTS

The Trustees decide on capacity building, ensuring the sustainability of current provision; maintenance and improvements to our buildings, developing services and programmes; making improvements and having contingency plans in accordance with its new Business Plan which is reviewed annually.

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TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Management and organisational structure

The Management Committee of the charity are its Trustees. They are supported by a management team lead by Ms Sobia Shaw the Chief Executive, who is currently off on long term sick leave. In her absence the charity are being temporarily lead by Sandra Manak – Interim Chief Executive. Trustees are all from diverse backgrounds and bring with them appropriate knowledge, skills and experiences. The Board of Trustees are responsible for the overall direction of the charity's operations, its compliance with legislative requirements and ensuring the financial stability.

The Trustees aim to meet bimonthly six times a year to review and approve strategic and operational recommendations from the senior management.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment, appointment and induction of new trustees

New Trustees are recruited as a result of retirement, resignation, or death of a member of the Board. Expressions of interest are invited in writing to the Management Committee, stating relevant work or life experiences. Potential Trustees are invited to an information day by the Interim CEO and then to meet with all or some of the Trustees at an informal meeting.

Those remain interested will then be invited to attend a Management Meeting after which a vote will be taken regarding their appointment. Upon appointment Trustees are invited to meet a senior member of staff for an induction and are given the opportunity to attend relevant training events and meetings.

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TRUSTEES' REPORT
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STRUCTURE, GOVERNANCE AND MANAGEMENT
Continued

Organisational structure

The Management Committee of the charity are its trustees for the purposes of charity Act 2011.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1007676

Principal address

3 St Margaret Road
Stoke
Coventry
West Midlands
CV1 2BT

www.safehouse.org.uk

Trustees

Mrs Amerdip Samra	Treasurer
Ms Samia Boniface (Previously known as Samia Laats)	Chair
Ms Sukwinder Kaur	
Ms Rajinder Gill	
Ms Charnjeet Kaur Kensrey	
Ms Navpreet Virk (appointed 22.1.2024)	

Auditors

Armstrongs Accountancy Ltd
Chartered Accountants and Statutory Auditor
1&2 Mercia Village
Torwood Close
Westwood Business Park
Coventry
West Midlands
CV4 8HX

Bankers

Barclays Bank
25 High Street
Coventry
CV1 5QZ

Administration

Ms Sobia Shaw	Chief Executive Officer
Mrs Sandra Manak	Interim Chief Executive Officer

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Related parties

The Charity controls Panahghar Safe House Limited (PSHL) and Management Committee appoints the Directors of the Company. There are clear structures and processes of communication between the Company and Charity. The Company hold Board Meetings four times a year and report back to the Management Committee.

PSHL is a Company Limited by Guarantee and to share the charitable objective as Coventry Panahghar Project. The principal activities of the Company are:

- To address all forms of violence, abuse, distress and maltreatment from spouses, family, communities and/or structures - to promote humanitarian, environmental, educational, developmental, the relief of poverty and encourage economic and social well-being amongst vulnerable groups, primarily but not exclusively, women and children from Black Asian Minority Ethnic and Refugee backgrounds, locally, nationally, and internationally;
- To establish, organise, manage, facilitate and/or provide assistance, support, advocacy, legal work, information and advice, primarily in the pursuance of physical and emotional well-being and independence through encouraging self-help, social, educational, economic and recreational pursuits, projects, programmes services and initiatives, with a view to increasing service users' social capital, enabling them to access other agencies, networks, individuals and resources for their long-term sustainability and advancement;
- To raise public awareness by collaborating with voluntary organisations, local authorities, local residents' groups, communities and local organisations in a common effort to provide services enabling individuals to move forward with their lives

The Company has charitable purposes and exists to promote the safety of women children and men affected by all forms of violence and abuse

- Offering safe temporary accommodation
- Offering appropriate support services
- Communicating the message that violence and domestic violence and abuse is unacceptable and promoting action to prevent it.
- Promoting policy and best practice that respond to women men and children's needs.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees have examined the principal areas of the charity's operations and considered the major risks which may arise in each of these areas. In the opinion of the trustees the charity has established resources and review systems which, under normal conditions, should allow the risks identified by them to be mitigated to an acceptable level in its day to day operations.

GOING CONCERN

The trustees have considered the reserves policy above and the working capital requirements for the period of 12 months from the date of this report and have reasonable expectation that the charity has adequate resources to continue its operations for the foreseeable future. Accordingly, the trustees continue to adopt going concern basis for the preparation of the annual report and accounts.

COVENTRY PANAHGHAR PROJECT

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

TRUSTEES RESPONSIBILITIES STATEMENT

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity 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 charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed (Governing document). 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.

Approved by order of the board of trustees on 31 January 2026 and signed on its behalf by:



Mrs Amerdip Samra - Trustee

Independent auditor's report to the trustees of Coventry Panahghar Project

Report on the audit of financial statements

Opinion

We have audited the financial statements of Coventry Panahghar Project (the 'charity') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charity's trustees, as a body, in accordance with Section 144 of the Charities Act 2011 and regulations made under Section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors responsibilities for the audit of the financial statements section of our report.

Independence

We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

However, because not all the future events or conditions can be predicted, this statement is not a guarantee as to the Charity's ability to continue as going concern.

Reporting on other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Independent auditor's report to the trustees of Coventry Panahghar Project

Responsibilities for the financial statements and the audit

Responsibilities of the trustees for the financial statements

As explained more fully in the Trustees Responsibilities Statement, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 151 of the Charities Act 2011 and report in accordance with the regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Independent Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditors' report.

Use of this report

This report is made solely to the charity's trustees, as a body, in accordance with regulations made under section 154 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Other matters on which we are required to report

Charities Act 2011 exception reporting

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Armstrongs Accountancy Ltd
Chartered Accountants and Statutory Auditor
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
1&2 Mercia Village
Torwood Close
Westwood Business Park
Coventry
West Midlands
CV4 8HX

Date: 31 January 2026

COVENTRY PANAHGHAR PROJECT

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	1,694	-	1694	2,793
Charitable activities					
Community support services		-	-	-	-
Sheltered supported accommodation	5	798,427	922,444	1,720,871	1,624,016
Investment income	4	3,342	-	3,342	4,553
Other income		-	-	-	5,545
Total		<u>803,463</u>	<u>922,444</u>	<u>1,725,907</u>	<u>1,636,907</u>
Expenditure on charitable activities					
Community support services	6	309,002	320,187	629,189	494,895
Sheltered supported accommodation		<u>719,018</u>	<u>542,914</u>	<u>1,261,932</u>	<u>1,437,451</u>
Total		<u>1,028,020</u>	<u>863,101</u>	<u>1,891,121</u>	<u>1,932,346</u>
NET INCOME/(EXPENDITURE)		(224,557)	59,343	(165,214)	(295,439)
RECONCILIATION OF FUNDS					
Total funds brought forward		298,155	510,469	808,624	1,104,063
TOTAL FUNDS CARRIED FORWARD		<u>73,598</u>	<u>569,812</u>	<u>643,410</u>	<u>808,624</u>

COVENTRY PANAHHGAR PROJECT

BALANCE SHEETS
AT 31 MARCH 2025

	Note	2025 Group £	2025 Charity £	2024 Group £	2024 Charity £
FIXED ASSETS					
Tangible assets	13	337,748	337,748	347,143	347,143
		<hr/>	<hr/>	<hr/>	<hr/>
		347,143	337,748	344,057	347,143
		<hr/>	<hr/>	<hr/>	<hr/>
CURRENT ASSETS					
Debtors: amounts falling due within one year	14	219,319	231,809	298,860	306,161
Cash at Bank and in hand		183,438	181,789	326,545	325,877
		<hr/>	<hr/>	<hr/>	<hr/>
		402,757	413,598	625,405	632,038
CREDITORS: Amounts falling due within one year	15	(97,095)	(54,571)	(163,924)	(121,897)
		<hr/>	<hr/>	<hr/>	<hr/>
NET CURRENT ASSETS		305,662	359,027	461,481	510,141
		<hr/>	<hr/>	<hr/>	<hr/>
TOTAL ASSETS LESS CURRENT LIABILITIES		643,410	696,775	808,624	857,284
		<hr/>	<hr/>	<hr/>	<hr/>
NET ASSETS		643,410	696,775	808,624	857,284
		<hr/>	<hr/>	<hr/>	<hr/>
FUNDS					
Restricted funds	18	569,812	569,812	510,469	510,469
Unrestricted funds		73,598	126,963	298,155	346,815
		<hr/>	<hr/>	<hr/>	<hr/>
TOTAL FUNDS		643,410	696,775	808,624	857,284
		<hr/>	<hr/>	<hr/>	<hr/>

The financial statements were approved by the Board of Trustees on 31 January 2026 and were signed on its behalf by:



.....
Mrs Amerdip Samra
Trustee

COVENTRY PANAHGHAR PROJECT

CONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(146,450)</u>	<u>(196,567)</u>
Net cash used in operating activities		<u>(146,450)</u>	<u>(196,567)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(17,001)
Interest received		<u>3,342</u>	<u>4,553</u>
Net cash provided by/(used in) investing activities		<u>3,342</u>	<u>(12,448)</u>
Change in cash and cash equivalents in the reporting period			
Cash and cash equivalents at the beginning of the reporting period	2	<u>326,545</u>	<u>535,560</u>
Cash and cash equivalents at the end of the reporting period	2	<u>183,438</u>	<u>326,545</u>

COVENTRY PANAHGHAR PROJECT

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(165,214)	(295,439)
Adjustments for:		
Depreciation charges	9,394	13,915
Interest received	(3,342)	(4,553)
Decrease in debtors	79,541	25,375
(Decrease)/increase in creditors	<u>(66,829)</u>	<u>64,135</u>
Net cash used in operations	<u>(146,450)</u>	<u>(196,567)</u>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025	2024
	£	£
Cash in hand	2,149	1,068
Notice deposits (less than 3 months)	576,445	529,630
Overdrafts included in bank loans and overdrafts falling due within one year	<u>(395,156)</u>	<u>(204,153)</u>
Total cash and cash equivalents	<u>183,438</u>	<u>326,545</u>

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank and in hand	530,698	47,896	578,594
Bank overdraft	<u>(204,152)</u>	<u>(191,004)</u>	<u>(395,156)</u>
	<u>326,546</u>	<u>(143,108)</u>	<u>183,438</u>
Total	<u>326,546</u>	<u>(143,108)</u>	<u>183,438</u>

OVENTRY PANAHGHAR PROJECT

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

General information and basis of preparation

Coventry Panahghar project is a registered charity. The principal place of business is given in the charity information on page 4 of these financial statements. The nature of the charity's operations and principal activities are provided on page 1.

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Basis of consolidation

These financial statements consolidate the results, assets and liabilities of the Coventry Panahghar Project and its wholly owned subsidiary Panahghar Safe House Limited on a line-by-line basis. No separate Statement of Financial Activities or Income & Expenditure Account is presented for the Charity. The charity has gross income of £1,725,907 [2024: £1,636,907] and net deficit of £165,214 [2024 £295,439].

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably, and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

COVENTRY PANAHGHAR PROJECT

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

ACCOUNTING POLICIES- Continued

Fund accounting

Unrestricted funds consist of funds which the charity may use for general purposes at the Trustees' discretion; this includes designated funds which are designated for specific purposes.

Restricted funds represent income contributions which are allocated to a particular purpose in accordance with the donor's wishes.

All investment income, gains and losses are allocated to appropriate funds.

Resourced expended

All the expenditure is accounted for on accrual basis. Liabilities are recognised as resources expended as soon as there is a legal constructive obligation committing the charity to the expenditure.

Overheads and other costs not directly attributable to particular functional activity categories are apportioned over the relevant categories on the basis of management estimates of the amount attributable to that activity in the year either by reference to staff time or space occupied, as appropriate.

Governance costs are those incurred in connection with administration, strategic planning for the future, external audit and all the costs of complying with constitutional and statutory requirements, such as the costs of Board and Committee meetings and of preparing statutory accounts and satisfying public accountability.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Office equipment	- 33% on reducing balance
Furniture, fixtures & fittings	- 33% on reducing balance
Computer equipment	- 33% on reducing balance

Investments

Fixed asset investments are valued at cost less provision for impairment, as these assets are not readily saleable and a reliable market value is not readily ascertainable.

Debtors and creditors receivable/payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Leasing commitments

Rentals paid under operating leases are charged to the statement of financial activities on a straight-line basis over the period of the lease.

Provisions

Provisions are recognised when the charity has a present and legal or constructive obligation as a result of a past event, it is probable that a transfer of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Taxation

Coventry Panahghar Project, as a registered charity, is exempt from taxation on its income and gains falling within section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gain Act 1992 to the extent that they are applied to its charitable objectives. No tax charge has arisen in the year.

Pension scheme

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

COVENTRY PANAHGHAR PROJECT

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

2. VOLUNTARY INCOME

	2025	2024
	£	£
Donations & gift aid	<u>1,694</u>	<u>2,793</u>

3. INCOME FROM SUBSIDIARY TRADING ACTIVITIES

Coventry Panahghar Project owns Panahghar Safe House Limited (A Company Limited by Guarantee). The results for the year, as extracted from the audited financial statements are summarised below:

	2025	2024
	£	£
Turnover & other income	<u>-</u>	<u>-</u>
Administrative expenses including gift aid	<u>4,705</u>	<u>4,429</u>
Retained profit/(loss)	<u>(4,705)</u>	<u>(4,429)</u>
Net current assets and shareholders fund	<u>(53,365)</u>	<u>(48,660)</u>

	2025	2024
Deposit account interest	£	£
	<u>3,342</u>	<u>4,553</u>

Interest received of £3,342 (2024: £4,553) includes interest received by Panahghar Safe House of £NIL (2024: £Nil)

5. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Activity	2025	2024
		£	£
Grants	Community support services	-	-
Rent receivable	Sheltered supported accommodation	798,427	747,899
Grant Income	Sheltered supported accommodation	922,444	876,117
		<u>1,720,871</u>	<u>1,624,016</u>

6. COSTS OF FUNDRAISING CHARITABLE ACTIVITIES

	2025	2024
	£	£
Legal & professional	2,995	2,796
Bank charges	135	133
	<u>3,130</u>	<u>2,929</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Grant funding of activities (see note 8) £	Support costs (see note 9) £	Totals £
Community support services	563,837	-	60,647	624,484
Sheltered supported accommodation	<u>1,155,510</u>	<u>16,179</u>	<u>91,818</u>	<u>1,263,507</u>
	<u>1,719,347</u>	<u>16,179</u>	<u>152,465</u>	<u>1,887,991</u>

8. GRANTS PAYABLE

	2025	2024
	£	£
Community support services		47,000
Sheltered supported accommodation	16,179	

COVENTRY PANAHGHAR PROJECT

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025	2024
	£	£
Staff costs	917,084	932,445
Other operating leases	328,005	351,613
Rates and water	44,286	53,185
Insurance	77,823	78,666
Light and heat	79,584	85,942
Telephone	15,763	16,243
Postage and stationery	3,102	2,048
Events & seminars	4,336	10,172
Sundries	2,037	537
Repair & maintenance	116,175	154,707
Cleaning & decorating	84,262	38,552
Travel & subsistence	13,134	11,783
Tv & entertainment	2,764	2,429
Training costs	10,918	2,845
Professional fees	20,074	23,011
	-	-
	<u>1,719,347</u>	<u>1,764,178</u>

9. SUPPORT COSTS

	Management	Finance	Governance costs	Totals
	£	£	£	£
Community support services	58,956	459	2,807	62,222
Sheltered supported accommodation	<u>52,640</u>	<u>9,396</u>	<u>28,207</u>	<u>90,243</u>
	<u>111,596</u>	<u>9,855</u>	<u>31,014</u>	<u>152,465</u>

Support costs, included in the above, are as follows:

	Community support services	Sheltered supported accommodation	2025 Total activities	2024 Total activities
	£	£	£	£
Wages	40,941	2,000	42,941	19,839
Social security	-	5,049	5,049	5,186
Pensions	-	723	723	-
Insurance	-	4,292	4,292	1,929
Light and heat	-	25,733	25,733	23,019
Telephone	-	2,833	2,833	2,154
Computer costs	18,015	12,010	30,025	14,788
Sundries	277	-	277	-
Bank charges	182	-	182	119
Auditors' remuneration (Group)	-	1,575	1,575	1,500
Depreciation of tangible fixed assets	-	9,396	9,396	13,914
Accountancy & bookkeeping	(1,025)	11,545	10,520	10,746
Legal and professional fees	<u>2,257</u>	<u>16,662</u>	<u>18,919</u>	<u>25,045</u>
	<u>60,647</u>	<u>91,818</u>	<u>152,465</u>	<u>118,239</u>

COVENTRY PANAHGHAR PROJECT

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

**10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES
CHARITY**

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME			
Donations and legacies	1,694	-	1,694
Charitable activities			
Community support services	31,724	-	31,724
Sheltered supported accommodation	766,703	922,44	1,689,147
Investment income	<u>3,342</u>	<u>-</u>	<u>3,342</u>
Total	803,463	922,444	1,725,907
EXPENDITURE			
Charitable activities			
Community support services	304,297	320,187	624,484
Sheltered supported accommodation	719,018	542,914	1,261,932
Total	<u>1,023,315</u>	<u>863,101</u>	<u>1,886,416</u>
NET INCOME/(EXPENDITURE)	(219,852)	59,343	(160,509)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>346,815</u>	<u>510,469</u>	<u>857,284</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>126,963</u></u>	<u><u>569,812</u></u>	<u><u>696,775</u></u>

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' Expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

COVENTRY PANAHGHAR PROJECT

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

12. STAFF COSTS

Total staff costs for the year for Coventry Panahghar Project and Panahghar Safe House Ltd were as follows:

	GROUP		CHARITY	
	2025 £	2024 £	2025 £	2024 £
Wages and salaries	863,753	857,918	863,753	857,918
Social security costs	54,411	75,558	54,411	75,558
Other pension costs	47,633	23,994	47,633	23,994
	<u>965,797</u>	<u>957,470</u>	<u>965,797</u>	<u>957,470</u>

The average monthly number of employees during the year was 37 (2024: 38) and there were no employees with emoluments exceeding £60,000 during the current or prior period.

13. TANGIBLE FIXED ASSETS
CHARITY

	Freehold property £	Office equipment £	Furniture, fixtures & fittings £	Computer equipment £	Totals £
COST					
At 1 April 2024	318,895	48,061	157,491	110,815	635,262
Additions	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2024	<u>318,895</u>	<u>48,061</u>	<u>157,491</u>	<u>110,815</u>	<u>635,262</u>
DEPRECIATION					
At 1 April 2024	-	37,933	141,392	108,794	288,119
Charge for year	<u>-</u>	<u>3,376</u>	<u>5,366</u>	<u>653</u>	<u>9,395</u>
At 31 March 2025	<u>-</u>	<u>41,309</u>	<u>146,758</u>	<u>109,447</u>	<u>297,514</u>
NET BOOK VALUE					
At 31 March 2025	<u>318,895</u>	<u>6,752</u>	<u>10,733</u>	<u>1,368</u>	<u>337,748</u>
At 31 March 2024	<u>318,895</u>	<u>10,128</u>	<u>16,099</u>	<u>2,021</u>	<u>347,143</u>

COVENTRY PANAHGHAR PROJECT

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

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2025 £	2024 £	2025 £	2024 £
Trade debtors	204,496	289,418	204,496	289,418
Other debtors	14,823	9,442	16,820	7,301
Amounts owed by group undertakings	-	-	10,493	9,442
	<u>219,319</u>	<u>298,860</u>	<u>231,809</u>	<u>306,161</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2025 £	2024 £	2025 £	2024 £
Trade Creditors				11,221
Taxation and social security	39,463	32,390	5,035	4,320
Accruals and deferred income	57,632	131,534	49,536	106,356
	<u>97,095</u>	<u>163,924</u>	<u>54,571</u>	<u>121,897</u>

16. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Fixed assets	337,748	-	337,748	347,143
Current assets	402,757	-	402,757	625,405
Current liabilities	<u>(97,095)</u>	<u>-</u>	<u>(97,095)</u>	<u>(163,924)</u>
	<u>643,410</u>	<u>-</u>	<u>643,410</u>	<u>808,624</u>

COVENTRY PANAHGHAR PROJECT

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

17. MOVEMENT IN GROUP FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
Coventry Panahghar Project-General funds	346,815	(219,852)	126,963
Panahghar Safe House Ltd- Trading subsidiary	<u>(48,660)</u>	<u>(4,705)</u>	<u>(53,365)</u>
Total Unrestricted funds	298,155	(224,557)	73,598
Restricted funds			
Coventry Panahghar Project-Designated funds	510,469	59,343	569,812
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>808,624</u>	<u>(165,214)</u>	<u>643,410</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Coventry Panahghar Project-General funds	803,463	(1,023,315)	(219,852)
Panahghar Safe House Ltd- Trading subsidiary	<u>-</u>	<u>(4,705)</u>	<u>(4,705)</u>
Total unrestricted funds	803,463	(1,028,020)	(224,557)
Restricted funds			
Coventry Panahghar Project-Designated funds	922,444	(863,101)	59,343
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>1,725,907</u>	<u>(1,891,121)</u>	<u>(165,214)</u>

18. COMMITMENTS

	GROUP		CHARITY	
	2025	2024	2025	2024
	£	£	£	£
At 31 March 2025, non-cancellable lease commitment for properties	175,977	287,646	175,977	287,646
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Lease agreements are subject to three months' notice.

19. RELATED PARTY TRANSACTIONS

The charity has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.