

Company registration number: 03472146

Charity registration number: 1070015

# Dhek Bhal

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Roberts & Co (Bristol) Limited  
Chartered Accountants & Statutory Auditor  
24 High Street  
Chipping Sodbury  
Bristol  
BS37 6AH

## Dhek Bhal

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## Dhek Bhal

### Reference and Administrative Details

<b>Chairman</b>	Mr T Khan
<b>Trustees</b>	Mr T Khan Mr M Y Ghauri Mrs J Kaur Dr M Sajid Mrs S Sajid Mrs M Salam Mrs S Sulaiman Mrs S Yunus Mr N Faqir Mrs A Sahi Mrs N Zahoor
<b>Registered Office</b>	43 Ducie Road Barton Hill Bristol BS5 0AX  The charity is incorporated in England & Wales.
<b>Company Registration Number</b>	03472146
<b>Charity Registration Number</b>	1070015
<b>Auditor</b>	Roberts & Co (Bristol) Limited Chartered Accountants & Statutory Auditor 24 High Street Chipping Sodbury Bristol BS37 6AH

# Dhek Bhal

## Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025.

### Chair's & CEO's Joint Report

We are pleased to welcome our stakeholders to this year's report, marking another impactful and challenging year for Dhek Bhal in 2024/25. Under the strong governance of our Board of Trustees, we continued to deliver targeted, culturally sensitive services to South Asian communities across Bristol and South Gloucestershire, with a clear focus on health, wellbeing, and lifelong opportunities.

### Strategic Growth and Partnerships

This year saw the strengthening of our existing services and the formation of meaningful new partnerships. We were proud to collaborate with academic institutions such as the University of Bristol and UWE, healthcare organisations like Sirona Care & Health, and peer community groups including the Chinese Community Wellbeing Society and Black Carers.

Dhek Bhal is often described as a "lighthouse" for our community — a beacon guiding people to vital services. Our partnerships reflect this, ensuring inclusivity, accessibility, and relevance for the communities we serve. We also continued to value the voices of our service users, embedding their feedback into service design and delivery.

### Key Initiatives and Collaborative Projects

#### NIHR Dementia Research Project

In partnership with Professor Richard Cheston (UWE), we joined a cross-community research initiative to improve dementia diagnosis and support for South Asian, Chinese, and Caribbean communities in Bristol. The project aims to reduce stigma, improve access through self-referral pathways, and establish clearer post-diagnosis support standards. Manazzar Siddique was appointed Community Researcher in March 2025.

#### DREAM Sleep Intervention Study

Led by Dr. Sunny Chan (UWE), this 8-week project explored dyadic mind-body interventions to relieve sleep disturbances in individuals with dementia and their carers, with Dhek Bhal supporting recruitment and delivery.

#### Health Qigong Workshops

In collaboration with the Chinese Community Wellbeing Society, we ran Health Qigong sessions to promote physical and mental wellbeing, improve sleep, and encourage mild physical activity — blending cultural approaches with inclusive health practices.

#### Dementia Awareness and Film Projects

Dhek Bhal worked with Sirona Care & Health and Bristol Dementia Wellbeing Service to improve access to culturally appropriate dementia services. A collaborative film project with Cat Jameson and the University of Bristol showcased lived experiences and raised awareness within the community, with screenings held in April 2025 and more planned.

#### Accessible Health Leaflets

## **Dhek Bhal**

### **Trustees' Report**

We supported consultations on developing user-friendly health information leaflets tailored to people with limited English or learning disabilities. These materials, rich in visuals and minimal text, aim to improve engagement and accessibility.

#### **Oral Health and Dementia – 'My Smile' Project**

We collaborated on the 'My Smile' research initiative, exploring how oral health impacts brain health in dementia patients, further demonstrating the value of inclusive clinical research with communities.

#### **Fastball – dementia diagnosis project**

We welcomed a visit from the Fastball team – from the Universities of Bath and Bristol – to show Dhek Bhal members a new tool for early dementia diagnosis that does not require verbal or written tests and hear member's views on this.

#### **Tales of Two Cities - project**

Dhek Bhal are a partner with the Universities of Bristol and Bradford, on an engagement project supporting new connections between Dhek Bhal and South Asian communities in Bradford (Khidmat Centre and Bradford Dementia Hub). We are sharing and learning about sustainable engagement and partnership in dementia research.

#### **Community Advocacy and Support**

We continued to support our service users with essential services, including assisting with Bristol City Council's financial review assessment forms — a growing challenge due to digital-only processes. Our advocacy has become more vital than ever for non-English speakers and digitally excluded individuals.

#### **Recognition, Trust and Workforce Excellence**

Our staff remain the heart of our organisation. Their resilience, dedication, and compassion have helped us deliver high-quality, person-centred care in the face of ongoing pressures — from paperwork and inspections to emotional challenges when service users pass away.

We are committed to fostering a positive, inclusive workplace culture, enabling us to attract and retain diverse talent and build a sustainable workforce for the future.

#### **Looking Ahead**

As we move into 2025/26, we are excited by growing interest from both local and national partners eager to collaborate on health and wellbeing projects. We will continue advocating for marginalised voices, closing service gaps, and driving forward inclusive research that improves quality of life — especially for those in later life.

We remain committed to building a strong, sustainable, and community-led organisation — one that earns the continued trust and respect of the people we serve and the partners we work with.

**Thank you** to our dedicated staff team, trustees, our partners, and our community for your ongoing support and belief in our mission.

Tariq Khan – Chairperson

Zehra Haq - CEO

# Dhek Bhal

## Trustees' Report

### **Objectives and activities**

#### ***Objects and aims***

The objectives of Dhek Bhal are to promote the health and social well-being of South Asian people in Bristol and South Gloucestershire through a range of services which include respite, daycare, self help and advocacy activities.

In order to achieve these objectives Dhek Bhal has adopted a range of policies that enable the Charity to provide:

- (i) respite services for carers of Asian elders (disabled and able bodied) through a sitting service.
- (ii) a day care service for frail and disabled elderly women.
- (iii) a day care service for frail and disabled elderly men.
- (iv) a carer support group for both male and female carers and to address their social, health, educational and training needs.
- (v) activity projects catering for the needs of all the family members.
- (vi) domiciliary home care service providing practical support in personal care(toileting/managing incontinence, manual lifting and handling, bathing, washing, dressing and feeding) and home care (housework, laundry/ironing, pension collecting, shopping and food preparation).

This service is regulated by the Care Quality Commission and accredited by the local authorities.

#### ***Public benefit***

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

### **Trustees and officers**

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Mr T Khan
	Mr M Y Ghauri
	Mrs J Kaur
	Dr M Sajid
	Mrs S Sajid
	Mrs M Salam
	Mrs S Sulaiman
	Mrs S Yunus
	Mr N Faqir
	Mrs A Sahi
	Mrs N Zahoor

# Dhek Bhal

## Trustees' Report

Chairman: Mr T Khan

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

#### ***Organisational structure***

The Charity was started in May 1987 by a small group of volunteers and operated under the name of The Barton Hill Asian Women's Group.

On 27 November 1997, a company limited by guarantee was incorporated under the name of Dhek Bhal and on 21 December 1997 the Charity was transferred into the company. The company's registered number is 3472146.

The company subsequently obtained Charitable Status on 11 June 1998 and is registered under number 1070015.

The charity is governed by its Memorandum and Articles of Associations adopted on 7 November 1997.

Dhek Bhal is a membership organisation. Its members meet at an Annual General Meeting (AGM). Its purpose is to elect a Board of Trustees to represent member's views and govern the work of the organisation.

#### ***Recruitment and appointment of trustees***

The Board of Trustees is an elected body and is the ultimate governing body of Dhek Bhal. All major decisions about policy, direction and structure of the organisation must be approved by the Board of Trustees. The Board of Trustees meets regularly to discuss issues of major importance under the leadership of the Chair.

The Chair and Treasurer are elected at each Annual General Meeting. Two Vice Chairs are elected by the trustees at the first meeting following the Annual General Meeting.

The Trustees of the Charity are personally responsible to the Charity Commission to ensure that amongst other things, Dhek Bhal spends its money to benefit people of the South Asian Community.

#### ***Induction and training of trustees***

Newly appointed Trustees receive an induction pack and participation in training sessions for the whole Board is encouraged and arranged throughout the year. The Finance sub-group meets quarterly.

The Chief Executive - Zehra Haq

The Chief Executive is personally responsible for the day-to-day running of the Charity and reports directly to the Board of Trustees. All paid and unpaid employees are responsible via their Project Heads to the Chief Executive.

The Chief Executive is also closely assisted by Ikram Ul Haq in connection with the Charities' finances and accounting function.

## Dhek Bhal

### Trustees' Report

#### ***Major risks and management of those risks***

The Board of Trustees routinely examines the major strategic, business and operational risks, which the charity faces as part of the strategic planning process, and has systems in place to monitor and mitigate the impact that they may have, largely through the work of the Finance sub-group. During the year Dhek Bhal provided services to certain persons who are related to several of the trustees. The Board of trustees can confirm that all these services have been provided at the same rates applied to all unconnected individuals.

#### **Financial instruments**

##### ***Objectives and policies***

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

##### ***Cash flow risk***

The charity's activities expose it primarily to the financial risks of changes in interest rates.

##### ***Credit risk***

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.

The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.

The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

##### ***Liquidity risk***

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity holds suitable bank balances and cash. In addition, the charity has strong operating relationships with their bankers if short-term debt finance is required.

Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

## Dhek Bhal

### Trustees' Report

#### Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 14/11/25 and signed on its behalf by:



.....  
Mr T Khan  
Chairman and trustee

## Dhek Bhal

### Strategic Report for the Year Ended 31 March 2025

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 31 March 2025, in compliance with s414C of the Companies Act 2006.

#### Achievements and performance

##### Review of Development, Activities and Achievements: April 2024 to March 2025

The Charity is grateful for the unstinting efforts of its volunteers who are involved in service provision and fundraising. It is estimated that over volunteers' hours were provided during the year.

If this is conservatively valued at £18.66 per hour, the volunteer efforts amount to £29,986, 23.90% of the total hours of 1,607 and 24.21% of the total amount attributed to Dhek Bhal's consultant, Ikram-ul Haq. The Chief Executive Officer - Zehra Haq's time and value represented by 9.78% and 14.97%. Two other volunteers - Parveen Akhtar (a retired Dhek Bhal manager providing her time on every Monday & Tuesday) and Doug Ellis, driving the Mini-Bus, ferrying the Elderly on every Monday & Tuesday to the Day Centre).

The trustees are satisfied that Dhek Bhal complies with the Charity Commission's guidance regarding public benefit.

Dhek Bhal objectives, aims and activities are for the public benefit.

The services are targeted primarily at the South Asian people who live in Bristol and South Gloucestershire. The services are commissioned and paid for by Bristol City Council, South Gloucestershire and NHS. Dhek Bhal also receives funds from trusts and other donors to cover activities' cost within the organisation, and service users may contribute towards part of the cost.

#### A. Older Women & Men Day Care Service

This report provides an overview of the Day Centre's progress and impact throughout 2024–2025, highlighting its vital role in supporting the health, independence, and overall well-being of older adults in our community. Over the past year, the Centre has continued to grow and evolve, promoting social connection, reducing isolation, and offering invaluable respite and reassurance for caregivers.

We remain committed to delivering a warm, inclusive, and culturally sensitive environment where older people of all backgrounds feel a strong sense of belonging and purpose. Our services—including daily activities, freshly prepared meals, and meaningful social opportunities—are thoughtfully tailored to reflect the linguistic, cultural, and dietary needs of our members, helping to create a space that feels both familiar and engaging.

#### **Expanding Reach and Responding to Needs**

In 2024–2025, the Centre extended its support to a broader range of individuals, including those living with dementia, chronic health conditions, mobility challenges, or heightened social isolation. A total of **42 older adults** were registered with the service, with weekly attendance averaging between **40 and 50 participants**. This sustained demand reflects the increasing need for inclusive, community-based care solutions as people live longer—often while facing challenges such as loneliness, health inequalities, and mental health concerns.

The following section outlines key activities, partnerships, and outcomes achieved during the year, demonstrating how the Day Centre continues to adapt to the changing needs of the community.

#### **The Reframe: Diverse Images for Healthcare**

## **Dhek Bhal**

### **Strategic Report for the Year Ended 31 March 2025**

Supported by NHS England, UWE Bristol, and partner organisations, this pioneering project addresses the lack of diversity in healthcare imagery. By creating a representative image bank that showcases medical conditions across a variety of skin tones and cultural backgrounds, the project promotes inclusion in health education and diagnostic resources. Expertly guided by Dr Puspa Raj Pant and enriched by contributions from Dhek Bhal service users, the project ensures authenticity, cultural appropriateness, and visibility for underserved communities.

#### **Key Projects and Initiatives**

##### **The Healing Power of Creativity**

This initiative empowers members through artistic expression—such as painting, music, drama, and storytelling—to foster emotional release, self-confidence, and community connection. These creative sessions have helped reduce stress, enhance self-worth, and strengthen social bonds among participants.

##### **Building Digital Confidence**

This tailored programme supported service users in developing essential mobile phone skills. Delivered with patience and understanding, the sessions helped participants build confidence, improve digital independence, and stay more connected to loved ones and wider society.

##### **Safe and Supported Home Improvements**

In partnership with *We Care Home Improvements*, this initiative connects vulnerable service users with reliable, insured tradespeople for safe, professional home repairs. The collaboration strengthens trust and safeguarding, ensuring participants can maintain a safe and comfortable living environment.

##### **Hearing Support and Solutions**

A dedicated awareness session offered practical information on hearing aids, assistive technologies, and home-based hearing solutions. Service users gained valuable insights into managing hearing loss, enhancing communication, and preventing isolation.

##### **Retail and Leisure Outings**

Shopping trips to malls and retail parks offered more than just access to essentials—they promoted physical activity, mental stimulation, and joyful social interaction, helping participants maintain their independence and confidence in public spaces.

##### **Residential Trip to the Isle of Wight**

This much-anticipated trip had a profound impact on participants' emotional and social well-being. Through shared meals, group activities, and scenic exploration, members formed friendships, combated loneliness, and created lasting memories—strengthening their sense of community and joy.

##### **Falls Prevention and Promoting Independence**

Falls prevention specialists visited the Centre to lead sessions on managing frailty, reducing fall risks, and maintaining independence. Service users were introduced to practical guidance and gentle exercises from the STEP programme, helping improve balance, mobility, and confidence in daily life.

##### **Looking Ahead**

## Dhek Bhal

### Strategic Report for the Year Ended 31 March 2025

As we reflect on a year of meaningful progress, we remain committed to building on these achievements. The Day Centre will continue listening, adapting, and innovating—ensuring that older adults in our community are supported, empowered, and celebrated.

#### **B. Domiciliary Care & Time for You Services**

**Providing person-centred home care support to 51 service users – totalling 24,596 hours.**

The year 2024–2025 marked another period of steady and responsive service delivery, underpinned by our continued commitment to high-quality, culturally specific care. Our home support services remain rooted in compassion and respect, with a strong focus on promoting independence, dignity, and choice for those most vulnerable—particularly within the South Asian community.

Using a person-centred approach, we empower service users to make informed decisions about their care. We support them in shaping their own care plans and ensure services are flexible enough to evolve with their changing needs.

#### **Our Process**

Initial assessments are carried out by the Home Care Services Manager or the Registered Manager, who visit the service user's home to complete:

- A personalised care plan
- A comprehensive risk assessment
- Clear guidance on feedback, complaints, and how to raise concerns

This process is designed to build trust and empower service users before care begins.

#### **Standards, Safety & Training**

We prioritise the use of PPE and infection control training to protect both clients and staff. Recognising the anxiety some vulnerable individuals feel regarding infection risks, our robust PPE policy provides critical reassurance to service users and their families.

Our staff undergo regular, ongoing training to ensure they are equipped with up-to-date knowledge and skills. This empowers them to deliver safe, empathetic, and high-quality care with confidence. Regular supervisions and care reviews ensure our support remains aligned with each individual's evolving needs.

#### **Supporting Change & Responding to Needs**

As care needs change, our service remains flexible and adaptive, providing peace of mind to service users and their families. Staff have shown increased confidence in identifying and raising concerns, particularly around dementia, allowing timely access to appropriate support services.

We also ensure our teams are trained in cyber security, recognising the growing risks of digital threats. Policies are regularly reviewed to reflect current best practices.

#### **Staff Wellbeing and Development**

We value our workforce highly and are committed to staff recognition, wellbeing, and development. This includes:

- Training opportunities
- Team-building events

## Dhek Bhal

### Strategic Report for the Year Ended 31 March 2025

- Access to free professional talking therapies
- Fair pay and updated contracts

We believe that a supported and motivated team delivers the best outcomes for service users.

Collaborated with key agencies:

- Avon Fire & Rescue – home fire safety support
- Dementia Wellbeing Service – use of the empathy suit to simulate living with dementia
- Sirona Health – workshop on bowel and bladder support
- In addition the partnerships training strengthened staff knowledge, enhancing their ability to deliver informed, sensitive care.

#### Quality Assurance & Training

- Comprehensive review and update of policies and procedures to promote safe practice.
- Delivered extensive training including:
  - Manual Handling, Food Hygiene, First Aid, Cyber Security, Dementia Empathy Suit Training, Bladder & Incontinence Support, Medication (incl. refreshers), Infection Control

#### Internal Development

- Organised a staff team day in Birmingham, boosting morale and recognising staff dedication.
- Delivered refresher training on key Dhek Bhal policies, including:
  - Code of Conduct, Professional Boundaries, Contingency Plans (Summer & Winter), Safeguarding Adults, PPE & Infection Control, Confidentiality, Lone Working, Medication, Data Protection, Cyber Security, Safe Use of Equipment in Homes,
- Successfully listed on the Bristol City Council Single Action Framework.
- Regular submission of capacity and vaccine uptake trackers to local and national government.
- Reviewed and improved staff contracts, with pay increases awarded.
- Quarterly supervisions and annual appraisals conducted to support performance and set goals.
- Recruited 3 new female staff members & maintained very low staff turnover.

#### Care Provision & Advocacy

- Delivered a wide range of care packages—from light domestic support to intensive double-up care of up to 55 hours per week.
- Assisted with a wide variety of practical matters, including:
  - Bus passes, blue badges, parking permits, Insurance queries, Housing and maintenance support
- Supported service users through Bristol City Council Financial Assessments, reducing anxiety and advocating on their behalf.
- Continued support for self-funding clients.
- Helped carers access respite breaks and increased care packages, strengthening our relationships with local commissioners and the NHS.
- Maintained continuity of care despite seasonal pressures.

## Dhek Bhal

### Strategic Report for the Year Ended 31 March 2025

#### Challenges Faced

- Hospital discharges: Coordinating smooth transitions in partnership with hospitals and Sirona teams.
- Bereavements: Providing sensitive support to families and staff following the passing of service users.
- Staffing pressures: Covering absences required flexibility and resilience.
- Reductions in care packages: Notably a 54-hour and an 18-hour package were cancelled.
- HR concerns: Managed through formal improvement meetings where needed.
- Managing expectations: Conducted several meetings with service users to align support expectations

#### Priorities for 2025–2026

- Maintain delivery of safe, high-quality care for all service users.
- Implement an electronic care management system to improve service efficiency.
- Provide bespoke staff training tailored to emerging needs.
- Continue policy updates and ensure compliance through regular monitoring.
- Maintain a strong focus on staff wellbeing, retention, and development.

#### C. Edited & Summarised Feedback

The feedback collected from service users, carers, and families throughout the year reflects overwhelming appreciation for the compassionate, culturally sensitive, and person-centred care provided by Dhek Bhal's Day Centre, Domiciliary Care, and Time for You services. Service users consistently praised the professionalism, kindness, and reliability of staff, as well as the positive impact on their emotional, physical, and mental well-being.

#### Key Themes from Feedback

##### 1. Quality and Compassionate Care

- Carers are consistently described as respectful, kind, and dedicated.
- Service users feel cared for with dignity, especially around personal care and daily support.
- Staff such as Naghma, Rehana, Maureen, and Zehra were singled out for exceptional dedication and going above and beyond.

*"They don't just provide practical help, they bring warmth and reassurance."*

*"Their commitment is truly remarkable. I sleep undisturbed and worry-free."*

##### 2. Culturally Appropriate Support

- Many praised the service for understanding religious, cultural, and linguistic needs.
- This cultural alignment fostered a greater sense of comfort and trust.

*"This is the best place for me and my aunty's needs."*

*"Dhek Bhal offers me a fully culturally appropriate service."*

##### 3. Emotional Wellbeing & Social Connection

## Dhek Bhal

### Strategic Report for the Year Ended 31 March 2025

- The Day Centre is described as a lifeline that combats isolation, supports mental health, and strengthens community ties.
- Users look forward to attending and prepare in advance with excitement.

*"By Sunday, I make sure my clothes are ironed – I really look forward to going."*

*"Without this I would certainly fall into loneliness and depression."*

#### 4. Support for Carers

- Family carers expressed deep gratitude for the respite and peace of mind Dhek Bhal provides.
- Several noted that without Dhek Bhal, their own health and wellbeing would have deteriorated.

*"Without Dhek Bhal, I would have drifted further into depression."*

*"Their support gives me time to look after my own health."*

#### 5. Responsiveness and Flexibility

- Numerous users highlighted the organisation's ability to respond quickly to urgent needs, including hospital discharges, revised care plans, and changes in hours.
- Dhek Bhal's management was frequently praised as approachable and helpful.

*"They responded quickly and flexibly to reinstate care."*

*"The CEO is always approachable if we need help or advice."*

#### 6. Lasting Impact and Trust

- Dhek Bhal has made a profound difference in people's lives, often described as "life-changing" or "irreplaceable."
- Former carers and family members offered heartfelt tributes, with one referring to the organisation as "angels" and expressing lifelong gratitude.

*"They saved me."*

*"We are forever indebted to Dhek Bhal for the care they gave our mother."*

#### Feedback Highlights

Service users report high satisfaction, especially in relation to respect, dignity, and quality of care.

- Cultural and linguistic understanding cited as a key strength.
- Day Centre praised for reducing isolation and improving mental wellbeing.
- Carers feel supported and valued, benefiting from respite and reduced stress.
- Staff named for outstanding service, including Naghma, Rehana, Maureen, Zehra, and Naheed.
- Responsiveness to changing needs during hospital discharge or increased care requirements highly valued.
- Strong trust in management, praised for being approachable and responsive.
- Ongoing impact cited across emotional, physical, and mental health.

## Dhek Bhal

### Strategic Report for the Year Ended 31 March 2025

- Multiple testimonials refer to Dhek Bhal as life-saving and irreplaceable.

#### Partners Feedback

*"Training with Dhek Bhal is always a pleasure. It strengthens our ties to the Bristol community and deepens our understanding of health and social care challenges. As a fellow charity, we're proud to support others in the sector by sharing knowledge and resources."*

#### Lucy Kirikmaa - St Monica's Trust

*"It's always a pleasure to work with Zehra and her team at Dhek Bhal. Their commitment to supporting their clients is matched by an energy, efficiency and enthusiasm which is inspiring. I've had the privilege of drawing on Zehra's wisdom and compassion for over ten years — most recently through the EMPATHY study, where I've also enjoyed and valued working with Manazzar Siddique, a talented, warm, and compassionate researcher."*

#### Rik Cheston – UWE

*"We wish to thank Dhek Bhal for the warm welcome and interest in our dementia research projects. Your questions and enthusiasm always inspire us, and we look forward to continuing our partnership with you."*

#### Julie Clayton, public involvement and engagement lead in dementia studies, University of Bristol

*"Thank you so much for inviting me to the AGM on Monday. What a wonderful celebration of all the impressive work that Dhek Bhal does. And of course, I was absolutely delighted to be featured in the calendar — I see this as a huge affirmation of our partnership. On behalf of the University of Bristol, I'd like to say how much we value and appreciate our ongoing friendship and collaboration."*

*Looking forward to seeing you again in the New Year"*

#### Julie Clayton, public involvement and engagement lead in dementia studies, University of Bristol –

*"The University of Bristol Musculoskeletal Research Unit highly values our relationship with Dhek Bhal. Over the past year, we have collaborated with the Dhek Bhal community on several projects, including: improving care for people undergoing hip and knee replacements, enhancing patient information for clinical trials, promoting exercise for pain management, and creating films about involvement in health research."*

#### Cat Jameson - University of Bristol

*"Dhek Bhal has worked with the University of Bristol over the last two years on the MAPLE Project ([www.maple.bristol.ac.uk](http://www.maple.bristol.ac.uk)). Together, we created a guide for researchers to ensure clinical trials are more inclusive and accessible for minoritised communities. We hope this work will help increase diversity in research participation and make outcomes more representative. The project is set to launch in October 2025."*

#### Cat Jameson - University of Bristol

*"Dhek Bhal are a valued supplier of outreach provision and day services, particularly for the South Asian Community in Bristol. We look forward to continuing this important relationship."*

#### Tim Rabone – Bristol City Council

## Dhek Bhal

### Strategic Report for the Year Ended 31 March 2025

*"Sirona Health Inclusion Services were delighted to partner with Dhek Bhal to provide information on therapy services and hospital discharge pathways for carers and service users. We shared resources on healthy living, falls prevention, and demonstrated how small adaptations and equipment can support independence.*

*The Dhek Bhal Elders Group provided invaluable insights into barriers to accessing services, which are now shaping future care design and delivery."*

#### **Jude Watkins – Sirona**

*"Over the past year, we've collaborated on the More Than Memory exhibition — a project exploring dementia and caring.*

*The RWA was thrilled to welcome Dhek Bhal's groups to see their work exhibited. This included a food drawings exhibition created by the Men's Group, and a special project with artist Brândușa Rotaru (Shika), who worked with both Men's and Women's Groups to explore meaningful foods from childhood to present. These artistic and multilingual expressions were beautifully framed and shared with the public at RWA.*

*Inspired by the Women's Group's planter designs from 2024, RWA and its partners also created three new balcony planters, which were on display this summer."*

#### **Helen Jacobs – RWA**

*"Dear Zehra,*

*I've been meaning to write to you for some time to share what I hear about Dhek Bhal in my work as a community interpreter.*

*Nearly every elderly South Asian client I visit speaks positively about your organisation. Dhek Bhal provides essential social interaction in a culturally familiar setting. Whether it's attending the Day Centre, participating in excursions, or receiving trained care at home — clients feel connected and understood, particularly when language is no longer a barrier.*

*Elderly people often feel isolated despite good support from family or services. Dhek Bhal fills that gap by creating a safe, happy space for them to connect with their peers.*

*I would like to thank and congratulate all your staff for delivering such a valued service to our communities.*

*Wishing you all the best."*

#### **Sarwat Manzur – Bristol City Council – Community Interpreter**

*"As a stroke researcher, I found it invaluable working with Dhek Bhal on collaborative research projects. The support and enthusiasm your team brings to every opportunity is remarkable. I'm truly grateful for the longstanding relationship we've built, and I look forward to continuing our joint work in research and community engagement."*

#### **Dr Praveen Kumar, Associate Professor in Stroke Rehabilitation – UWE**

*"Partnership working is vital. It allows organisations to share knowledge, experiences, and resources while fostering mutual understanding between communities. It creates opportunities to exchange ideas, learn from each other, and promote best practices — all of which spark innovation and enhance service delivery."*

## Dhek Bhal

### Strategic Report for the Year Ended 31 March 2025

Emily Choi – Chinese Wellbeing Society

#### Financial review

##### *Policy on reserves*

Retained general unrestricted reserves represent approximately 6 to 7 months' expenditure which should enable the Charity to safeguard against any temporary downturns in activity and income levels in the future.

#### Financial review

##### *Policy on reserves*

Retained general unrestricted reserves represent approximately 6 to 7 months' expenditure which should enable the Charity to safeguard against any temporary downturns in activity and income levels in the future.

#### Financial review

Total income recorded in the accounts for the year ended 31 March 2025 is £840,706

Total income recorded in the accounts for the year ended 31 March 2024 was 691,375.

Total Commissioning Income from Domiciliary Care, Sitting Service, Elderly Day Care for Elderly Men and Elderly Women for 2024/2025 was £769,597 (representing 91.54%) of Dhek Bhal's total revenue income as compared to the previous year's commissioning income of £643,067 (93.30%) of the Revenue Income. The increase in the commissioning income of £126,530 is due mainly to price increases to Homecare and Day Centre services & increase in commissioning. This is shown below.

Below is the breakdown comparison of the commissioning income:

	2024/25	2023/24	2022/23	2021/22
	£	£	£	£
Domiciliary Care	529,134	471,597	433,914	484,756
South Gloucestershire	94,483	75,521	66,671	57,762
Sitting Service-Bristol	47,333	33,136	23,144	29,538
Elderly Women's Day Care	85,571	64,322	51,101	2,408
Elderly Men's Day Care	13,076	12,291	10,185	5,938
Total Commissioning Income	769,597	643,067	585,015	624,676

Total other Dhek Bhal Revenue income within donations and legacies and other income of £63,652 includes:

	£
Bristol City Council CEO Part Salary	16,780
Cafe Sales	4,296

## Dhek Bhal

### Strategic Report for the Year Ended 31 March 2025

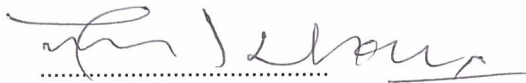
Bank Interest	3,352
Funds Raised for Various Activities	39,224

A net surplus of £17,900 is recorded for the year ended 31 March 2025 (2024: £9,056)

#### ***Principal risks and uncertainties***

The Board of Trustees routinely examines the major strategic, business and operational risks, which the charity faces as part of the strategic planning process, and has systems in place to monitor and mitigate the impact that they may have, largely through the work of the Finance sub-group. During the year Dhek Bhal provided services to certain persons who are related to several of the trustees. The Board of trustees can confirm that all these services have been provided at the same rates applied to all unconnected individuals.

The strategic report was approved by the trustees of the charity on 14/11/25 and signed on its behalf by:



Mr T Khan  
Chairman and trustee

## Dhek Bhal

### Statement of Trustees' Responsibilities

The trustees (who are also the directors of Dhek Bhal for the purposes of company law) 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), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

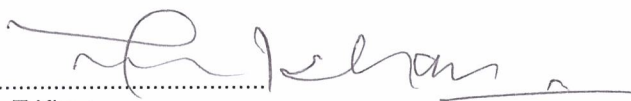
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. 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 accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 14/11/25 and signed on its behalf by:

  
.....  
Mr T Khan  
Chairman and trustee

## Dhek Bhal

### Independent Auditor's Report to the Members of Dhek Bhal

#### Opinion

We have audited the financial statements of Dhek Bhal (the 'charity') for the year ended 31 March 2025, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, 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 United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

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, including its income and expenditure, 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 Companies Act 2006.

#### 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 auditor responsibilities for the audit of the financial statements section of our report. 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

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### 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 auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, 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 we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

## Dhek Bhal

### Independent Auditor's Report to the Members of Dhek Bhal

We have nothing to report in this regard.

#### **Opinion on other matter prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Strategic Report and Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic Report and Trustees' Report have been prepared in accordance with applicable legal requirements.

#### **Matters on which we are required to report by exception**

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Strategic Report and the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

#### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 18), the trustees are responsible for the preparation of the financial statements and for being satisfied that they 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.

#### **Auditor responsibilities for the audit of the financial statements**

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 auditor's 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our audit procedures were designed to respond to identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

## Dhek Bhal

### Independent Auditor's Report to the Members of Dhek Bhal

- Discussing with the directors and management their policies and procedures regarding compliance with laws and regulations;
- Communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- Considering the risk of acts by the company which were contrary to applicable laws and regulations, including fraud.

Our audit procedures in relation to fraud included but were not limited to:

- Making enquiries of the directors and management on whether they had knowledge of any actual, suspected or alleged fraud;
- Gaining an understanding of the internal controls established to mitigate risks related to fraud;
- Discussing amongst the engagement team the risks of fraud; and
- Addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

#### Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. 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 charitable company and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Peter Roberts (Senior Statutory Auditor)  
For and on behalf of Roberts & Co (Bristol) Limited, Statutory Auditor

24 High Street  
Chipping Sodbury  
Bristol  
BS37 6AH

14 November 2025

## Dhek Bhal

### Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	-	55,669	55,669
Charitable activities	4	777,859	-	777,859
Other income		<u>7,178</u>	<u>-</u>	<u>7,178</u>
Total income		<u>785,037</u>	<u>55,669</u>	<u>840,706</u>
<b>Expenditure on:</b>				
Raising funds	5	(13,993)	-	(13,993)
Charitable activities	6	<u>(768,358)</u>	<u>(40,455)</u>	<u>(808,813)</u>
Total expenditure		<u>(782,351)</u>	<u>(40,455)</u>	<u>(822,806)</u>
Net income		<u>2,686</u>	<u>15,214</u>	<u>17,900</u>
Net movement in funds		2,686	15,214	17,900
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>416,379</u>	<u>11,011</u>	<u>427,390</u>
Total funds carried forward	16	<u><u>419,065</u></u>	<u><u>26,225</u></u>	<u><u>445,290</u></u>

The notes on pages 26 to 35 form an integral part of these financial statements.

## Dhek Bhal

### Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	-	37,555	37,555
Charitable activities	4	647,435	-	647,435
Other income		6,385	-	6,385
Total income		<u>653,820</u>	<u>37,555</u>	<u>691,375</u>
<b>Expenditure on:</b>				
Raising funds	5	(13,229)	-	(13,229)
Charitable activities	6	(630,429)	(38,661)	(669,090)
Total expenditure		<u>(643,658)</u>	<u>(38,661)</u>	<u>(682,319)</u>
Net income/(expenditure)		<u>10,162</u>	<u>(1,106)</u>	<u>9,056</u>
Net movement in funds		10,162	(1,106)	9,056
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>407,323</u>	<u>11,011</u>	<u>418,334</u>
Total funds carried forward	16	<u><u>417,485</u></u>	<u><u>9,905</u></u>	<u><u>427,390</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 16.

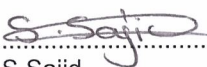
The notes on pages 26 to 35 form an integral part of these financial statements.

## Dhek Bhal

### (Registration number: 03472146) Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	12	2,021	2,731
<b>Current assets</b>			
Debtors	13	50,427	35,294
Cash at bank and in hand	14	<u>503,885</u>	<u>465,737</u>
		554,312	501,031
<b>Creditors: Amounts falling due within one year</b>	15	<u>(111,043)</u>	<u>(76,372)</u>
<b>Net current assets</b>		<u>443,269</u>	<u>424,659</u>
<b>Net assets</b>		<u>445,290</u>	<u>427,390</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds		26,225	9,905
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>419,065</u>	<u>417,485</u>
<b>Total funds</b>	16	<u>445,290</u>	<u>427,390</u>

The financial statements on pages 22 to 35 were approved by the trustees, and authorised for issue on 14/11/25.. and signed on their behalf by:

  
.....  
Mrs S Sajid  
Trustee

The notes on pages 26 to 35 form an integral part of these financial statements.

## Dhek Bhal

### Statement of Cash Flows for the Year Ended 31 March 2025

	Note	2025 £	2024 £
<b>Cash flows from operating activities</b>			
Net cash income		17,900	9,056
<b>Adjustments to cash flows from non-cash items</b>			
Depreciation	5	<u>1,359</u>	<u>1,145</u>
		19,259	10,201
<b>Working capital adjustments</b>			
Increase in debtors	13	(15,133)	(25,569)
Increase in creditors	15	<u>34,671</u>	<u>17,523</u>
Net cash flows from operating activities		38,797	2,155
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets	12	<u>(649)</u>	<u>(1,146)</u>
Net increase in cash and cash equivalents		38,148	1,009
Cash and cash equivalents at 1 April		<u>465,737</u>	<u>464,728</u>
Cash and cash equivalents at 31 March		<u><u>503,885</u></u>	<u><u>465,737</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 26 to 35 form an integral part of these financial statements.

## Dhek Bhal

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £Nil towards the assets of the charity in the event of liquidation.

The address of its registered office is:

43 Ducie Road  
Barton Hill  
Bristol  
BS5 0AX

#### 2 Accounting policies

##### Summary of significant accounting policies and key accounting estimates

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

##### Statement of compliance

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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

##### Basis of preparation

Dhek Bhal meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

##### Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

##### Income and endowments

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

## Dhek Bhal

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### ***Donations and legacies***

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

#### ***Gift aid***

Incoming resources from tax reclaims are included in the Statement of Financial Activities at the same time as the gift to which they relate.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### ***Raising funds***

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

#### ***Charitable activities***

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

## Dhek Bhal

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### Tangible fixed assets

Individual fixed assets costing £0.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

#### Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Office equipment	3 years straight line
Furniture and fittings	6 years straight line
Motor vehicles	4 years straight line
Computer equipment	3 years straight line

#### Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### Fund structure

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

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

## Dhek Bhal

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### Financial instruments

##### *Classification*

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into.

##### *Recognition and measurement*

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

##### *Debt instruments*

Debt instruments that are classified as payable or receivable within one year on initial recognition and which meet the above conditions are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

With the exception of some hedging instruments, other debt instruments not meeting these conditions are measured at fair value through profit or loss.

##### *Fair value measurement*

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

## Dhek Bhal

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 3 Income from donations and legacies

	<b>Restricted funds £</b>	<b>Total funds £</b>
Donations and legacies;		
Donations from companies, trusts and similar proceeds	16,780	16,780
Other income from donations and legacies	38,889	38,889
<b>Total for 2025</b>	<u>55,669</u>	<u>55,669</u>
<b>Total for 2024</b>	<u>37,555</u>	<u>37,555</u>

#### 4 Income from charitable activities

	<b>Unrestricted funds General £</b>	<b>Total funds £</b>
	777,859	777,859
<b>Total for 2025</b>	<u>777,859</u>	<u>777,859</u>
<b>Total for 2024</b>	<u>647,435</u>	<u>647,435</u>

## Dhek Bhal

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 5 Expenditure on raising funds

##### a) Costs of generating donations and legacies

	Note	Unrestricted funds General £	Total funds £
Marketing and publicity		2,618	2,618
<b>Total for 2025</b>		2,618	2,618
<b>Total for 2024</b>		3,004	3,004

#### 6 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs		699,905	16,780	716,685
Allocated support costs	7	2,035	-	2,035
Governance costs	7	44,998	-	44,998
<b>Total for 2025</b>		746,938	16,780	763,718
<b>Total for 2024</b>		602,672	16,780	619,452

In addition to the expenditure analysed above, there are also governance costs of £44,998 (2024 - £51,184) which relate directly to charitable activities. See note 7 for further details.

## Dhek Bhal

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 7 Analysis of governance and support costs

##### Governance costs

	Unrestricted funds General £	Total funds £
Audit fees		
Audit of the financial statements	6,490	6,490
Legal fees	3,108	3,108
Depreciation, amortisation and other similar costs	1,359	1,359
Other governance costs	34,041	34,041
<b>Total for 2025</b>	<b>44,998</b>	<b>44,998</b>
<b>Total for 2024</b>	<b>51,184</b>	<b>51,184</b>

#### 8 Net incoming/outgoing resources

Net incoming resources for the year include:

	2025 £	2024 £
Audit fees	6,490	6,289
Depreciation of fixed assets	1,359	1,145

#### 9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any other benefits from the charity during the year.

#### 10 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
<b>Staff costs during the year were:</b>		
Wages and salaries	695,665	549,115
Other staff costs	32,395	27,602
	<b>728,060</b>	<b>576,717</b>

## Dhek Bhal

### Notes to the Financial Statements for the Year Ended 31 March 2025

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Staff	46	49

No employee received emoluments of more than £60,000 during the year.

#### 11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 12 Tangible fixed assets

	Furniture and equipment £	Motor vehicles £	Total £
<b>Cost</b>			
At 1 April 2024	49,316	39,320	88,636
Additions	649	-	649
At 31 March 2025	49,965	39,320	89,285
<b>Depreciation</b>			
At 1 April 2024	46,585	39,320	85,905
Charge for the year	1,359	-	1,359
At 31 March 2025	47,944	39,320	87,264
<b>Net book value</b>			
At 31 March 2025	2,021	-	2,021
At 31 March 2024	2,731	-	2,731

#### 13 Debtors

	2025 £	2024 £
Trade debtors	27,185	9,463
Prepayments	23,242	25,831
	50,427	35,294

#### 14 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	503,885	465,737

## Dhek Bhal

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 15 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	29,866	31,783
Other taxation and social security	7,776	6,105
Accruals	73,401	38,484
	111,043	76,372

#### 16 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
<b>Unrestricted funds</b>				
General	416,379	785,037	(782,351)	419,065
<b>Restricted funds</b>	11,011	55,669	(40,455)	26,225
<b>Total funds</b>	427,390	840,706	(822,806)	445,290
	<b>Balance at 1 April 2023 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Balance at 31 March 2024 £</b>
<b>Unrestricted funds</b>				
General	407,323	653,820	(643,658)	417,485
<b>Restricted funds</b>	11,011	37,555	(38,661)	9,905
<b>Total funds</b>	418,334	691,375	(682,319)	427,390

#### 17 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 March 2025 £
Tangible fixed assets	2,021	2,021
Current assets	554,312	554,312
Current liabilities	(111,043)	(111,043)
<b>Total net assets</b>	445,290	445,290

## Dhek Bhal

### Notes to the Financial Statements for the Year Ended 31 March 2025

	Unrestricted funds General £	Total funds at 31 March 2024 £
Tangible fixed assets	2,731	2,731
Current assets	501,031	501,031
Current liabilities	<u>(76,372)</u>	<u>(76,372)</u>
Total net assets	<u><u>427,390</u></u>	<u><u>427,390</u></u>

#### 18 Analysis of net funds

	At 1 April 2024 £	At 31 March 2025 £
Cash at bank and in hand	<u>465,737</u>	<u>465,737</u>
Net debt	<u><u>465,737</u></u>	<u><u>465,737</u></u>

	At 1 April 2023 £	Financing cash flows £	At 31 March 2024 £
Cash at bank and in hand	<u>464,728</u>	<u>1,009</u>	<u>465,737</u>
Net debt	<u><u>464,728</u></u>	<u><u>1,009</u></u>	<u><u>465,737</u></u>

## Dhek Bhal

### Statement of Financial Activities by fund for the Year Ended 31 March 2025

#### Unrestricted Funds

	Total Unrestricted Funds 2025 £	Total Unrestricted Funds 2024 £
<b>Income and Endowments from:</b>		
Charitable activities	777,859	647,435
Other income	<u>7,178</u>	<u>6,385</u>
Total income	<u>785,037</u>	<u>653,820</u>
<b>Expenditure on:</b>		
Raising funds	(13,993)	(13,229)
Charitable activities	<u>(768,358)</u>	<u>(630,429)</u>
Total expenditure	<u>(782,351)</u>	<u>(643,658)</u>
Net income	<u>2,686</u>	<u>10,162</u>
Net movement in funds	2,686	10,162
<b>Reconciliation of funds</b>		
Total funds brought forward	<u>416,379</u>	<u>407,323</u>
Total funds carried forward	<u><u>419,065</u></u>	<u><u>417,485</u></u>

This page does not form part of the statutory financial statements.

## Dhek Bhal

### Statement of Financial Activities by fund for the Year Ended 31 March 2025

#### Restricted Funds

	Total Restricted Funds 2025 £	Total Restricted Funds 2024 £
<b>Income and Endowments from:</b>		
Donations and legacies	<u>55,669</u>	<u>37,555</u>
Total income	<u>55,669</u>	<u>37,555</u>
<b>Expenditure on:</b>		
Charitable activities	<u>(40,455)</u>	<u>(38,661)</u>
Total expenditure	<u>(40,455)</u>	<u>(38,661)</u>
Net income/(expenditure)	<u>15,214</u>	<u>(1,106)</u>
Net movement in funds	15,214	(1,106)
<b>Reconciliation of funds</b>		
Total funds brought forward	<u>11,011</u>	<u>11,011</u>
Total funds carried forward	<u><u>26,225</u></u>	<u><u>9,905</u></u>

## Dhek Bhal

### Detailed Statement of Financial Activities for the Year Ended 31 March 2025

	Total 2025 £	Total 2024 £
<b>Income and Endowments from:</b>		
Donations and legacies (analysed below)	55,669	37,555
Charitable activities (analysed below)	777,859	647,435
Other income (analysed below)	7,178	6,385
	<u>840,706</u>	<u>691,375</u>
Total income		
<b>Expenditure on:</b>		
Raising funds (analysed below)	(13,993)	(13,229)
Charitable activities (analysed below)	(808,813)	(669,090)
	<u>(822,806)</u>	<u>(682,319)</u>
Total expenditure		
Net income	<u>17,900</u>	<u>9,056</u>
Net movement in funds	17,900	9,056
<b>Reconciliation of funds</b>		
Total funds brought forward	<u>427,390</u>	<u>418,334</u>
Total funds carried forward	<u>445,290</u>	<u>427,390</u>

## Dhek Bhal

### Detailed Statement of Financial Activities for the Year Ended 31 March 2025

	Total 2025 £	Total 2024 £
<b><i>Donations and legacies</i></b>		
Trusts and foundations	16,780	16,780
Other income	38,889	20,775
	55,669	37,555
<b><i>Charitable activities</i></b>		
Spot commissioning	773,563	643,067
Cafe sales	4,296	4,368
	777,859	647,435
<b><i>Other income</i></b>		
Other income	1,374	927
Interest on cash deposits	5,804	5,458
	7,178	6,385
<b><i>Raising funds</i></b>		
Publicity costs	(2,618)	(3,004)
Wages and salaries	(9,750)	(9,250)
Staff and volunteer costs	(1,625)	(975)
	(13,993)	(13,229)
<b><i>Charitable activities</i></b>		
Activities	(22,982)	(19,491)
Activities	-	(3,711)
Wages and salaries	(594,097)	(455,077)
Transport expenses	(693)	(2,390)
Transport expenses	(818)	(2,408)
Sundry expenses	(1,408)	(3,374)
Room hire	(10,536)	(10,742)
Staff and volunteer training	-	(458)
Food and provisions	(8,658)	(7,064)
Staff and volunteer expenses	(30,770)	(26,474)
Wages and salaries	(16,780)	(16,780)
Wages and salaries	(75,038)	(68,008)
Staff training	(2,035)	(1,776)
Staff and volunteer expenses	-	(153)
Rent	(12,725)	(15,314)
Insurance	(5,062)	(5,100)
Repairs and maintenance	(96)	(2,831)
Computer software and maintenance costs	(1,424)	(1,232)

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## Dhek Bhal

### Detailed Statement of Financial Activities for the Year Ended 31 March 2025

	Total 2025 £	Total 2024 £
Printing, postage, stationery and telephone	(5,255)	(6,665)
Sundry expenses	(3,128)	(2,747)
Subscriptions	(2,812)	(2,390)
AGM expenses	(625)	(1,222)
Transport costs	(2,243)	(2,838)
Food and provisions	-	(195)
The audit of the charity's annual accounts	(6,490)	(6,289)
Consultancy fees	(3,108)	(2,491)
Bank charges	(671)	(725)
Depreciation of tangible assets	(1,359)	(1,145)
	<u>(808,813)</u>	<u>(669,090)</u>