



Annual Report 2020-21



A Word from our Chair

Every year it is a pleasure to report that The Asian Family Counselling Service is still going strong. It is now in its 38th year of providing counselling to the Asian Community nationally. We continue to provide a useful service to our clients to help with relationship problems as well as family issues. The dynamics of modern day living in the UK and living in extended families can be challenging. Forced marriages, abandoned spouses, living with in-laws are among many of the problems facing the Asian community and our counsellors do an excellent job of providing counselling in a culturally sensitive way to help our clients.

The start of this year coincided with the onslaught of COVID19. Over the year it has unfortunately not gone away and the need for counselling has in fact increased our client base manifold. Previously, we reached out to people outside our two main offices in London and Birmingham by providing telephone counselling. We have now found that many clients are happy to have counselling sessions on Zoom. In the past, there would have been resistance to not having face-to-face counselling, but Covid has changed that and many of our clients are more than willing to have counselling sessions on-line. This has been an extremely useful and helpful means for people because being in lockdown has affected people on a national level and as has been reported in the press the cases of domestic violence have gone up. Covid and lockdown has had an adverse effect on fragile relationships. We have a very long waiting list, and our counsellors work very hard to provide as much support as they can.

Our counsellors and volunteers have gone an extra mile to provide the best service they could and I have to thank them all. A big thank you too, to Kulbir Randhawa, the Director of AFCS who works relentlessly to ensure that we run a smooth service.

We look forward to another challenging year and hope that this time next year we can all return to our normal lives.

Fawzia Samad
Chair

Who We Are

The Asian Family Counselling Service (AFCS) is a national charity which has been providing low-cost, confidential and culturally sensitive mental health and relationship counselling services in five languages to South Asian communities in Britain since 1983. Our counsellors are BACP-accredited, professionally trained and supervised therapists. They come from Hindu, Muslim and Sikh backgrounds and speak Urdu, Hindi, Gujarati, Punjabi and English, thus representing the diversity in the South Asian communities they serve.

We face an ever-increasing demand from British Asian individuals, couples and families who come to us seeking help for a wide variety of issues. They are reluctant to access mainstream counselling services either because of language or cultural barriers. Some of our older clients have never received a formal education and cannot read or write. Even among those who are conversational in English, we find that many are far more comfortable talking about complex emotional issues and trauma in their native language. Then there are those who might be fluent in English but find it difficult to explain problems, which have a specific cultural context, to Western practitioners. Because our counsellors have lived experience of South Asian cultural norms and customs, there are fewer risks of issues being misunderstood or lost in translation. Thus, the counselling sessions are conducted more efficiently and sensitively.

Our Objectives

1. To advance awareness among people of South Asian origin resident in the UK about the benefits of marriage and relationship counselling, with the aim of developing a sense of personal responsibility and enriching family life;
2. To safeguard and protect the good health, both mental and physical, of adults and children of South Asian origin resident in the UK and to ameliorate the hardship and distress caused by the breakdown of marriage;
3. To educate the public as well as statutory and voluntary organisations about the particular issues faced by the South Asian population.

Mental Health in England

1 in 4 people experience mental health issues each year. 24% of women and 13% of men in England are diagnosed with depression in their lifetime. Mental illness is the second-largest source of burden of disease in England. Mental illnesses are more common, long-lasting and impactful than other health conditions.¹

The IAPT service (Improving Access to Psychological Therapies) which provides therapy, such as counselling, to adults with conditions like depression, post-traumatic stress disorder and anxiety, starts seeing nine in 10 patients within the target time of six weeks. But that masks the fact many then face long waits for regular treatment. Half of patients waited over 28 days, and one in six longer than 90 days, between their first and second sessions in the past year.² For most, the first session is a combination of an assessment and basic advice, with the second appointment marking the start of the core treatment sessions. AFCS receives regular referrals from the IAPT service, especially those clients who do not speak any English and require counselling in various Asian languages.

Mental health problems take a toll on self-esteem and on relationships and affect a person's ability to hold down a job thus leading to a vicious circle wherein emotional and financial problems exacerbate anxiety and depression. The statistics on the numbers of Asian people in the United Kingdom with mental health problems are inconsistent, although it has been suggested that mental health problems are often unrecognised or not diagnosed in this ethnic group. Research has suggested that Western approaches to mental health treatment are often unsuitable and culturally inappropriate to the needs of Asian communities.³

Depression and anxiety are some of the most common psychological problems, affecting nearly everyone either through personal experience or through close family members. Many of our clients are depressed because they are isolated and do not have the same sort of community backup as in the Indian subcontinent. This is further compounded by the fact that many of the women do not speak English and are not able to seek appropriate help at mainstream services. This became even more pronounced during the COVID19 pandemic, with a lot of Asian families facing bereavements,

¹ <https://mhfaengland.org/mhfa-centre/research-and-evaluation/mental-health-statistics/>

² <https://www.bbc.co.uk/news/health-50658007>

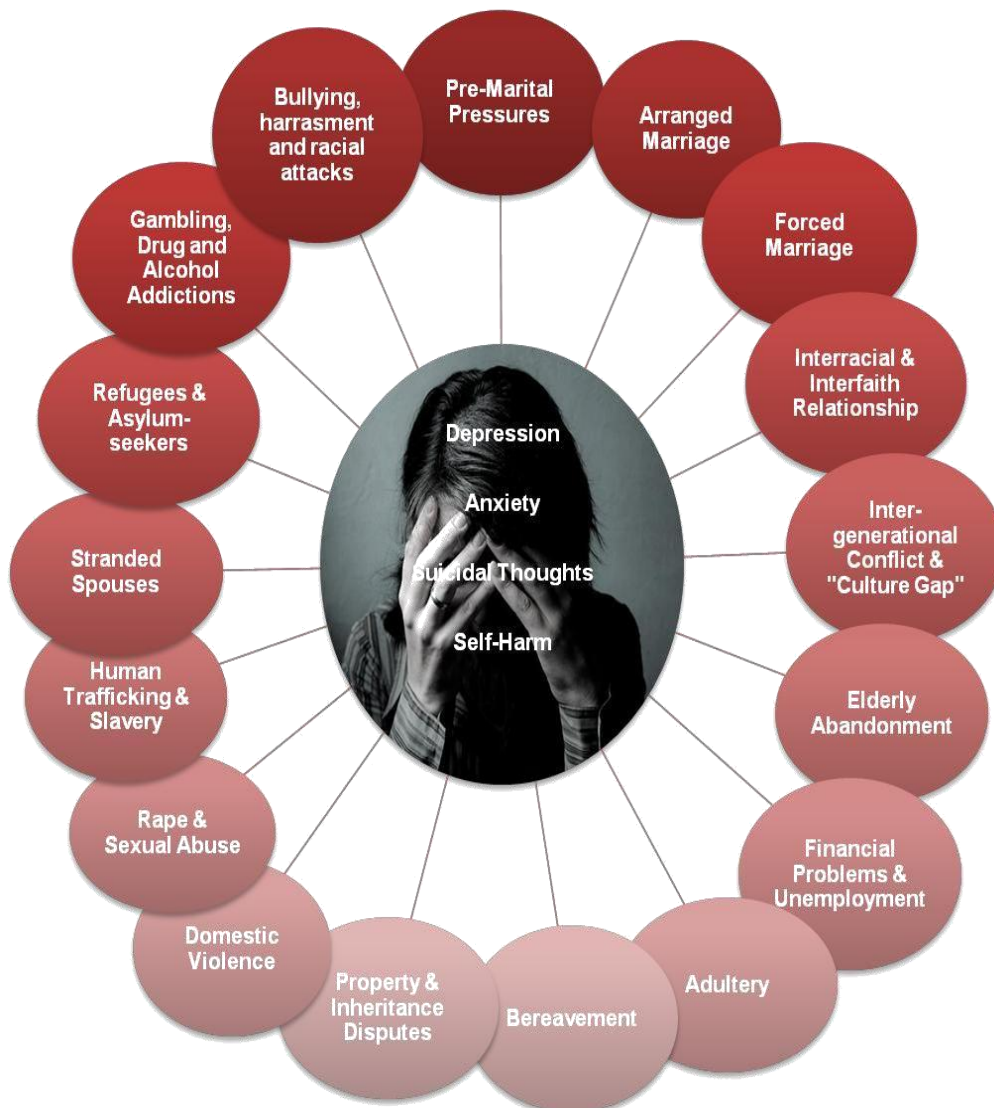
³ <https://www.mentalhealth.org.uk/a-to-z/b/black-asian-and-minority-ethnic-bame-communities>

redundancies, furloughs and family strife due to being in lockdown. Anxieties centred around contracting COVID19, losing loved ones, being made redundant and financial matters.

AFCS was approached by many doctors and nurses for support especially during the times when the NHS was being overwhelmed by COVID19 patients. Not having enough PPE was also an issue that many of the health professionals were anxious about.

Issues We Deal With

While our clients come to us with conditions that are common enough in the field of mental health such as depression and anxiety, the underlying causes are usually due to culturally specific factors and situations.



Arranged Marriages

British Asians often face pressures to adhere to social customs brought over from the subcontinent. For instance, it is still common for parents to pressure their children into arranged marriages with partners chosen from the same religious denomination, caste and socio-economic strata. This is sometimes a source of distress for young people who have grown up in a Western social milieu which emphasises a high degree of individualism and independence. Girls and young women are especially affected as familial relationships are suffused with patriarchal norms. They might feel pressured to put their higher education or career on the backburner and have children early as well as take on additional responsibilities of caring for the elderly and domestic housework in “joint family” living arrangements. There is still a widely held preference for male children amongst South Asian families and women can be made to feel guilty and inadequate if they are unable to produce male heirs.

In recent years, there has been an increasing trend of families looking for potential suitors online as they lack the extended social network they once enjoyed back in the subcontinent to help them with the search. This also increases the risk of marriages breaking down as there is no longer a vetting process wherein trusted family and friends can do due diligence and vouch for the suitability of the match, and there are also greater opportunities for misrepresentation and fraud.



Asian women still find it difficult to address the issues in an unhappy marriage, even though they are much more aware of the nature of the problems. Dissolving a marriage is still a very difficult decision for women, and hard for their families and the community to accept; separation or divorce is often blamed on the woman and the stigma is still very great. The impact of all this on their children is even greater. At AFCS, we are endeavouring to mitigate the effect of divorce and separation on the family. We have continued to provide contact for families where the parents have separated and the couple has been instructed by the courts to come to AFCS, for the absent parent to have contact with their child/ren when our offices were open. Sadly, this could not be carried out while the office was closed.

Generation/Culture Gap and Racism

Another issue is the generation and culture gap felt by young people who are born and raised in England by parents of South Asian origin. These second-generation clients sometimes struggle to identify with the social and religious norms and traditions of their elders and their extended family back in the subcontinent and in turn face accusations of 'losing touch with their roots'. Meanwhile they are also vulnerable to feelings of alienation and anxiety caused by racism in British society which has been exacerbated in the wake of Brexit. Race-baiting by political leaders and public figures is unfortunately becoming the new normal and this is bound to have a profound effect on the bounds of acceptable behaviour in society at large.

The Royal College of Psychiatrists has recognised the disproportionate impact that racism and racial discrimination can have on the life chances and mental health of people from Black, Asian and minority ethnic communities. Racism can lead to a profound feeling of pain, harm and humiliation among members of the target group, often leading to despair and exclusion. As the Equality and Human Rights Commission has highlighted, an individual from a Black, Asian or minority ethnic background is more likely to experience poverty, to have poorer educational outcomes, to be unemployed, and to come in contact with the criminal justice system. These, in turn, are risk factors for developing a mental illness. These individuals are also less likely to receive the care and support when they need it. As the College has previously publicly recognised, patients in the NHS may also experience racism and racial discrimination. It can lead to substantial disparity in access to and experiences of various areas of psychiatric care, including crisis care, admissions, detentions, pathways into care, readmission and use of seclusion.⁴ These findings are consistent with the experience of AFCS's clients.

⁴ https://www.rcpsych.ac.uk/pdf/PS01_18a.pdf

Inter-faith Relationships

Inter-faith relationships and marriages are often a source of friction in South Asian communities and can cause rifts in families which are difficult to heal. Family counselling sessions can help mediate in such situations and we have had cases of families reconciling with children who had been once disowned for marrying into a different faith. We have had cases where the child may not have told the parents about their girlfriend/boyfriend and fear the reaction that this knowledge may provoke in their parents. During family counselling, they have been encouraged to tell their parents and many times the parents react favourably, surprising the children. There are, of course times when there is an adverse reaction from the parents and appropriate support has to be provided to all parties.

Domestic Violence and Abuse

When domestic violence or abuse (whether physical or emotional) rears its ugly head, it is still generally considered taboo amongst South Asian families to approach outsiders for help for fear of besmirching the family's honour or *izzat*. In fact, an academic study publicised by The Guardian in 2015 highlighted the problem of sexual and domestic violence being vastly under-reported in South Asian communities due to this 'pervasive culture of shame'⁵. The study also found a widespread lack of awareness that rape within a marriage constituted a criminal offence. Asian women and girls find it especially difficult to talk about sexual abuse when it has been perpetrated by close family relatives who they may be financially dependent on. Young brides brought over from the subcontinent, who are socially isolated and may not speak English, are especially vulnerable to abuse and exploitation by their in-laws. We have had cases where they were treated no better than forced domestic labour, were monitored at all hours of the day and had little or no freedom to even make a telephone call or leave the house unsupervised.

In general, there is still considerable stigma amongst Asian communities around separation and divorce which can lead to women staying in abusive relationships for long periods of time with children often bearing the brunt of the



⁵ <https://www.theguardian.com/society/2015/sep/19/abuse-going-unreported-in-britains-south-asian-communities-study>

dysfunctional family dynamic. There is an urgent need for more refuges and shelters for victims of domestic violence.

Forced Marriages and Stranded Spouses

We continue to see cases of forced marriage, a problem we have long sought to raise awareness about among the public and the authorities in the UK, going as far back as 1986 when we organised a seminar on 'Runaway Asian Girls' in Bradford and the early 2000s when we seconded a counsellor to the Foreign and Commonwealth Office to provide specialised counselling and advice for this issue. There have been cases of young women being taken abroad, forced to marry against their will and abandoned there. There have also been a depressingly high number of cases in which the women forced into marriage were raped, impregnated and sent back to the UK to sponsor visas for the husbands.

The UK government has adopted measures to allow victims of forced marriage to testify anonymously against their spouses during immigration hearings. We hope that this belated awareness on the part of the government will soon extend to the plight of stranded spouses - South Asian women who are married to British nationals, often in order to extract dowry from their parents, only to be taken back to the subcontinent subsequently and abandoned there and in some cases, forcibly separated from their children. Such individuals have no legal status or rights in the UK at the moment which makes it exceedingly difficult for them to seek justice or child custody. AFCS has often gone above and beyond the call of duty in such cases, by finding host families in the UK to sponsor their visas so they may come here and fight legal battles. We have long appealed for these abandoned spouses to be accorded the status of asylum-seekers as at the moment they have no recourse to public funds and find it exceedingly difficult to successfully apply for child custody due to lack of funds, secure housing and uncertain immigration status.

Refugees and Asylum-seekers

We also frequently deal with refugees and asylum-seekers. The latter are especially vulnerable because they often face prolonged periods of uncertainty during which their applications are under consideration. Unable to seek employment and often experiencing extreme social isolation as well as the trauma of being separated from loved ones left behind in their countries of origin, these are some of our most at-risk cases who need counselling over long periods of time. We have seen clients who have been in the UK for over

15 years, and they are still in limbo as their cases have not been dealt with. The legal processes take a very long time, even longer now due to the pandemic, and many clients are depressed, anxious and suicidal because of the length of time they have spent with uncertainty about their future.

Our Approach

At AFCS, we continue to put emphasis on listening with empathy and without judgement and providing a safe space for clients, so they are able to take a step back from their situation and understand what their issues are and how those issues are affecting them as individuals, couples and (when relevant) as parents. In cases where communication has broken down amongst family members or the stress of daily life has led to issues being ignored, we provide a therapeutic environment where a degree of structure is established so that each individual gets the chance to speak and be heard by his/her partner, sibling, parent or relative. We do not prescribe a particular course of action but rather support our clients in whatever choices they make. We are flexible in our approach, for example transitioning from individual to couple or group family counselling if required.

When clients first come to us, we conduct an initial assessment of their needs and determine whether our service is the most appropriate for them. If not, they are signposted to other organisations that can better meet their needs. We take a holistic approach towards our clients by providing counselling and support, as well as information in matters which may not be directly related to mental health but certainly impact the client's overall well-being and peace of mind. For e.g., we provide information about the NHS, support groups for drug and alcohol addiction, organisations which deal with financial advice, legal aid and immigration advice, agencies which can help improve English language skills and provide coaching for the process of searching, applying and interviewing for jobs to name a few.

2020-21: The Year in Review

In March 2020, the Covid-19 pandemic hit, and the government declared a national lockdown. The impact of the pandemic on charities has been devastating and AFCS was no exception. We went into lockdown a week before the rest of the nation, as one of our volunteers had tested positive which meant that all staff had to self-isolate. Once the national lockdown was announced, we were forced to shut down face-to-face counselling sources and move entirely to online and telephone delivery.

New protocols were drawn up and emergency funding was secured to equip staff with the required technology to pivot to online and telephone delivery. Our staff – both counsellors and administrative staff – responded admirably and transitioned to online delivery in a way that felt seamless to clients. The response from our clients to the online and phone offer was also overwhelmingly positive.

The Covid-19 pandemic disproportionately affected black and minority ethnic groups in the UK. More than 33% of all critically ill Covid-19 patients up to August 2020 were from an ethnic minority, despite such groups making up only 14% of the overall population. Public Health England's report on Covid-19 deaths found that, after accounting for the effect of sex, age, deprivation and region, people of Bangladeshi ethnicity faced twice the risk of death compared with people of white British ethnicity. People of Chinese, Indian, Pakistani, other Asian, Caribbean and other black ethnicity had between 10% and 50% higher risk of death when compared with white British. There are many factors leading to this disproportionate impact from the higher prevalence of comorbidities to the fact BAME people are over-represented in public facing industries where they cannot work from home and are more likely to live in overcrowded housing.

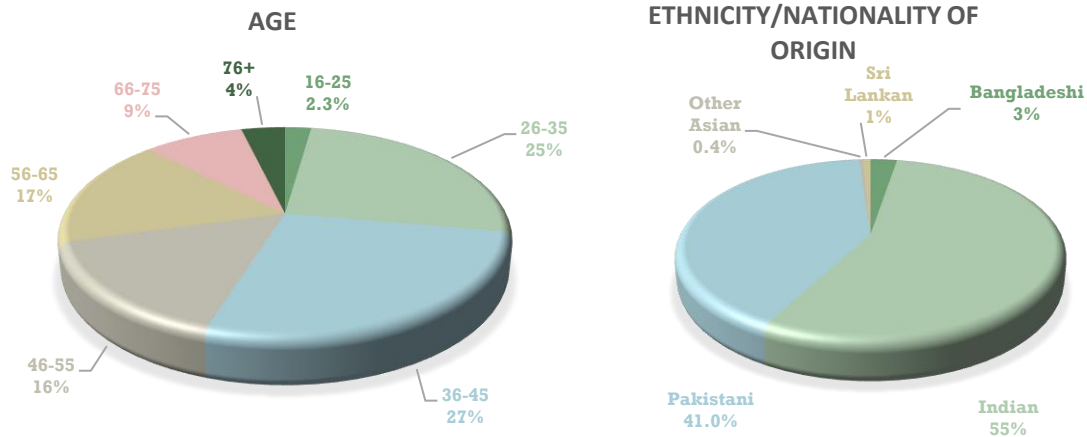
Given its focus on South Asian communities, it is not surprising then that AFCS saw a surge in the demand for its services, both in terms of new referrals and higher levels of stress amongst its existing client roster which meant our counsellors had to see them for more than the usual 6-12 number of sessions. Lockdown and working from home also meant families were spending more time together with less opportunities for socialising externally – which also resulted in more tensions and conflict. Uncertainty around when the lockdown would end, when families could see their loved ones as well as bereavement due to Covid-19 related deaths have all had an impact on the mental health of our clients. We now have a long waiting list of clients in London.

We took on two new counsellors in London this year to cope with the increase in demand. We were also relieved when one of our former counsellors decided to return from her sabbatical earlier than planned. We also recruited two new volunteer counsellors in London and two in Birmingham. These are qualified counsellors who need to record a minimum of 450 hours of counselling before they can be accredited by the BACP. While our most complex cases are still assigned to the more experienced and BACP-accredited staff, the volunteer counsellors help alleviate the caseload within tighter budgetary constraints. We have been especially grateful for the flexibility that our counsellors have shown, often agreeing to arrange the counselling sessions in the late evening

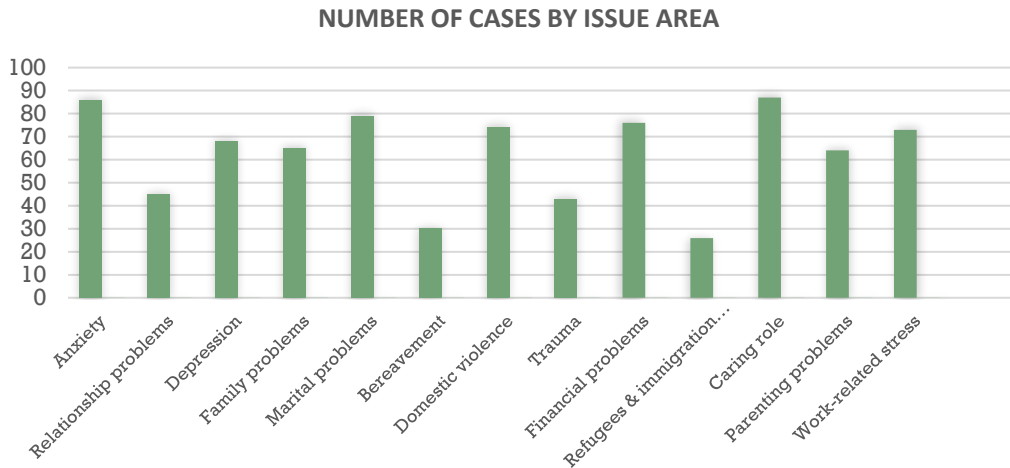
or on weekends, which has been very helpful particularly for female clients with childcare responsibilities who now find themselves also working from home.

In 2020-21, we held 2034 counselling sessions with 266 clients. The average number of sessions per client was 8. Most of our clients (just over 70%) continued to be women. 65% of our clients were unemployed and thus in many cases we had to charge reduced fees or waive them altogether. No fees were charged for the unemployed, victims of domestic abuse and the elderly.

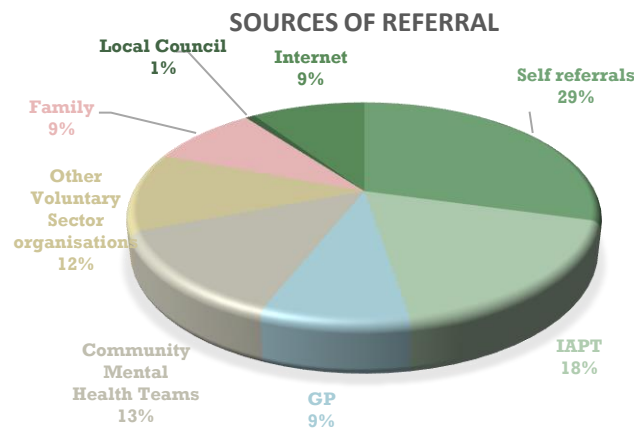
The charts below show the composition of clients by age and ethnicity/nationality of origin. Most of our clients (53%) were in the 26-45 age group. Most were of Indian origin (55%) followed by Pakistani origin (41%).



Our clients came to us with a wide range of issues, but relationship problems (42%) and mental health (24%) dominated. Below is the break-up of clients by the issue they presented with. Please note some clients presented with multiple issues so there are instances of double counting.



Demand for our service has come through self-referrals, voluntary sector organisations, the IAPT services, counselling psychologists, psychiatrists, word-of-mouth, online search engines, along with signposting from General Practitioners, Health Visitors, Social Services and other agencies.



AFCS uses CORE 10, PHQ 9 and GAD 7 outcome measures to evaluate the impact of our interventions. These are administered pre-counselling to establish baseline scores and then post-counselling to measure the change. These questionnaires measure the level of depression, anxiety and mental well-being in the clients. Many of our clients do not read or write English and so have difficulty in filling in these forms. Such clients typically provide verbal feedback at the end of counselling. The clients who can, also fill in a feedback form at the end of their counselling sessions, and that gives us an indication of the level of client satisfaction.

We received most of our funding this year from the Department of Works and Pensions' (DWP) Reducing Parental Conflict (RPC) programme (see details

below). We also received funding from The Women's India Association of the UK for the Diya project. They have also sent some client referrals our way this year. Small amounts of emergency funding was also received from Catalyst Housing Association, Charities Aid Foundation and City Bridge Trust, which helped the organisation to get ready for online sessions.

The Department of Works & Pensions Reducing Parental Conflict Programme

AFCS is part of a consortium led by Tavistock Relationships delivering this programme funded by the DWP. This is two-year pilot programme delivered in Westminster and Hertfordshire. Data is being collected by the DWP to measure the impact of the interventions and evaluate the success of this programme. After a slow start in 2019 we have had a steady stream of clients, and we have been primarily delivering the Triple P intervention in Hammersmith & Fulham and Kensington & Chelsea; and Mentalisation Based Therapy (MBT) and Family Check Up (FCU) in Buckinghamshire. During the past year we have seen 63 parents, and initial data has shown that the interventions offered to the parents enables them to communicate better, manage their feelings towards their partner better and in doing so, improve outcomes for children. The staff pivoted to online support at the end of March 2020 due to the onset of the pandemic. They proved to be flexible and adaptive, offering evening and weekend appointments to clients when required. Many clients were not used to receiving services online and had to be guided in how to use Zoom on their phones and laptops. By the end of the year, most clients were proficient at using Zoom and other online methods.

Diya Project funded by Women's India Association

We received grant funding from The Women's India Association of the UK in 2020. Over the period October 2020 to March 2021, counselling was provided to 41 clients suffering from depression, anxiety, panic attacks, domestic violence, abuse, racism, isolation, COVID 19 issues and family problems among other issues. Dissolving a marriage is still a very difficult decision for South Asian women, and very hard for their families and the community to accept; separation or divorce is often blamed on the woman and the stigma is still very great. The impact of all this on children is even greater. At AFCS, we try to mitigate the effect of divorce and separation on the family. We have not been able to provide contact for families where the parents have separated and the couple has been instructed by the courts to come to AFCS, due to the pandemic and the office being closed.

Ealing Together Project

In the initial stages of the pandemic (between April and July 2020) AFCS also volunteered with Ealing Council on their Ealing Together project. Our counsellors volunteered to contact all those referred by the Council through this project as they needed urgent support due to the pandemic. Counsellors called these clients at least once a week to make sure that these vulnerable clients were not left feeling isolated and that all their needs were attended to. Links were set up to signpost them to other local groups. For instance, many clients wanted to grow their own food or start gardening, some wanted the mobile library to deliver books to them at home and some needed hot meals or food deliveries to be arranged for them. There was a huge collective effort at that time.

Case Studies

Domestic Abuse

D is a 29-year-old woman from India; she was referred to AFCS by Women's Aid. She had been physically and emotionally abused by her husband and his family. D was fearful about the prospect of being sent back to India as her family would be stigmatised by her failed marriage, but her marriage ended anyway when her husband's family dropped her off at her aunt's house. Through counselling, D was able to work on how to cope with the trauma and resultant panic attacks due to the abuse she had suffered. She was able to overcome her low self-esteem and gain confidence and let go of the notions of what it meant to be a 'good wife' that had been ingrained in her by her family and community. D grew more empowered and was able to overcome the guilt and shame she felt due to her failed marriage and was supported to file a formal complaint against her abusive husband.

Financial Problems

B is a 50-year-old woman, with a diagnosis of depression and multiple health issues including fibromyalgia. She felt overwhelmed and was very unhappy with her current situation and spent a lot of time ruminating on her past. She was supported with weekly sessions through Zoom. She initially spent many sessions talking about her childhood, how she got married, had her children and how she settled in the UK. She spoke about her relationships with her family, how she coped with her deteriorating health and the challenges she faced as a mother. She had always felt controlled financially by her husband

and expressed a wish to gain some confidence, get a job and some financial independence. In later sessions, she acknowledged that she had lived in the past for too long and felt ready to move forward. She considered her work options but was worried about finding a job which could fit in with her home and family commitments and her health condition. She had previous experience of working within a school. She was supported to find a similar post, was encouraged to update her CV and fill in application forms. She applied for a role in a local school and was invited for an interview and was supported in the sessions to prepare for it. She attended the interview and was successful in securing the job, thus achieving her aim to gain some financial independence.

Bereavement

M, a 60-year-old woman had lost her mother to Covid 19. Her elderly mother had carers come into her home to care for her as she was not mobile and had multiple health problems. She caught coronavirus from one of the carers. M lived with her elderly parents and her son, and they all tested positive. What was very traumatic for her was the fact that when her mother started showing signs of distress and she called the ambulance, due to regulations and because they had all tested positive, no-one was allowed to accompany her mother to hospital. She died within a few hours of getting to the hospital. M was left with feelings of extreme helplessness and could not stop thinking about what her mother must have faced on her own at the hospital. M was also not able to attend her mother's funeral since she herself had to be hospitalised for Covid. Through counselling she worked through her feelings and was slowly able to come to terms with her grief.

Client Testimonials

“Lockdowns have left me feeling very isolated, but my counsellor supported me through them. Thank you”

“My counsellor helped me to find various ways of overcoming my stress and anxiety. She taught me to cope better with my situation”

“I lost my mother to COVID 19 and was finding it very hard to cope with my feelings of loss. The counsellor helped me to adjust to my new reality.”

“Working from home during the lockdown had created a lot of issues between my in-laws and myself. Through counselling I was able to address the issues with them in a non-combative way”.

“I was apprehensive before I started counselling at AFCS but found that my counsellor could understand where I was coming from as she was from a similar background as me.”

In Conclusion

This has been one of the most challenging years AFCS has faced in the thirty years of its existence. We would like to thank our staff and volunteers for their resilience and for adapting so quickly and efficiently to the changes in ways of working and without whom we would not have been able to provide this critical service at a time when the demand for it is higher than ever. Clients have presented with multiple issues and have required counselling and support for longer than usual.

We know that the pandemic has disproportionately affected Asian communities. More than ever, we need to ensure we can continue to provide counselling at low or zero cost to those who need it the most and therefore securing additional funding to expand capacity and reduce the number of clients on our waiting list will be a key priority next year.

I would like to thank all our management, staff, and volunteers for having been so flexible and resilient, to provide a fantastic service to the community. All their hard work has enabled so many clients deal with their issues positively. Our thanks also go out to all our funders, without whom we would not be able to provide services to vulnerable clients.

Kulbir Randhawa
Director

Staff Information

London

Kulbir Randhawa (Director)
Jayashree Shahani (Data & Admin)
Balbir Bansi (Counsellor)
Baksho Johal (Counsellor)
Chhaya Shah (Counsellor)
Farhana Moussa (Counsellor)
Narinder Bains (Counsellor)
Anica Govil (Counsellor)
Samreen Singh (Volunteer Counsellor)
Gurpal Bharj (Volunteer Counsellor)
Raman Sohal (Volunteer Counsellor)
Kamaljit Kandola (Volunteer
Counsellor)
Nehar Bird (Volunteer Counsellor)
Surabhi Narendranath (Volunteer)

Birmingham

Gurbaksh Johal (Manager)
Dippica Mistry (Counsellor)
Shazia Qayum (Volunteer Counsellor)
Neelam Kalita (Volunteer Counsellor)
Inderpreet Bhangal (Volunteer
Counsellor)
Kulwinder Panesar (Volunteer)

Financial Statements for the year ended 31st March 2021

for

Asian Family Counselling Service
REG CHARITY NO. 517595

ASIAN FAMILY COUNSELLING SERVICE
REG CHARITY NO. 517595

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for the Year Ended 31 March 2021**

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Asian Family Counselling Service
Registered Charity No. 517595
Year End 31.03.21
Receipts and Payments for the year to 31st March 2021

	Note	RESTRICTED TOTAL	UNRESTRICTED TOTAL	3 Total 31.03.21	Total 31.03.20
Incoming Resources					
Donations, legacies	5	36,800	1,010	37,810	53,364
Investment Income - bank interest		0	282	282	177
Other Incoming resources		147,519	5,345	152,864	91,289
Total Incoming Resources		184,319	6,637	190,957	144,830
Resources expended					
Costs of Generating funds					
Salaries	2	0	0	0	0
Pension		0	0	0	0
Adverts		0	0	0	0
		0	0	0	0
Charitable expenditure:					
Costs for Charitable Objectives					
Salaries	2	56,324		56,324	27,941
Pension		8,500	3,904	12,404	902
Charitable Expenditure		0		0	0
Travelling		42		42	344
Session workers, counsellors & Supervision staff		39,115		39,115	17,792
Post & Stationery		529		529	595
Telephone		1,070		1,070	663
Internet Services		0		0	0
Insurance		477		477	467
Repairs & Renewals		1,835		1,835	70
Cleaning		0		0	669
Training		130		130	11,666
Staff & Client Welfare		133		133	256
Subscriptions & Evaluations		884	0	884	967
Sundry Expenses		200	0	200	0
Professional & Legal Costs		0		0	0
Rent, Rates & Service		36,680	0	36,680	19,010
Light & Heat		684		684	935
Depreciation	F&F	0		0	0
Depreciation	Off Equip	0		0	0
		146,604	3,904	150,508	82,276
Management and Administration					
Salaries	2	2,948		2,948	12,692
Pension		1,000		1,000	0
Telephone		0		0	0
Accountancy Fee		2,670	0	2,670	2,670
Payroll		0		0	0
Bank charges		0		0	140
		6,618	0	6,618	15,502
Total Resources expended		153,222	3,904	157,126	97,779
Net incoming resources before transfers		31,097	2,734	33,831	47,052
Gross transfers between funds		0	0	0	0
Purchase of Fixed Asset		0	0	0	0
Net incoming resources after transfers		31,097	2,734	33,831	47,052
Total funds brought forward		33,161	56,186	89,347	42,295
Total funds carried forward		64,258	58,920	123,178	89,347

Fawzia Samad

Approved Fawzia Samad (Dec 21, 2021 22:02 GMT) Date 21/12/2021

Nina Toller

Approved Nina Toller (Dec 29, 2021 12:46 GMT) Date 21/12/2021

Asian Family Counselling Service

Registered Charity No. 517595

Year End 31.03.21

Statement of assets and liabilities for the Year Ended 31 March 2020

	Note	Unrestricted funds £	Restricted income funds £	Total 31.03.21 £	Total 31.03.20 £
Fixed assets					
Tangible assets	4	3,674	0	3,674	3,674
Total fixed assets		3,674	0	3,674	3,674
Current assets					
Other Debtors		4,652	0	4,652	4,652
Cash at bank and in hand		50,594	78,374	128,968	95,479
Total current assets		55,245	78,374	133,620	100,131
Creditors: amounts falling due within one year		0	14,116	14,116	14,458
Net assets		58,919	64,260	123,178	89,347
Income funds					
Balance brought forward		56,186	33,161	89,347	42,295
Restricted funds			31,097	31,097	27,810
Unrestricted funds		2,734		2,734	19,242
Total funds		58,920	64,258	123,178	89,347

Approved *Fawzia Samad*
Fawzia Samad (Dec 21, 2021, 22:02 GMT)

Date 21/12/2021

Approved *Nina Toller*
Nina Toller (Dec 21, 2021, 12:49 GMT)

Date 21/12/2021

Note 1

General Notes

Accounting policies

Basis of accounting	These accounts have been prepared by summarising all money received and paid out by the charity in the financial year, and a statement giving details of its assets and liabilities at the end of the year.
Change in basis	The charity has prepared these accounts on a receipts and payments basis. Last year the accruals basis was used.
Changes to previous years	No changes have been made to accounts for previous years.

Note 2

Expenditure

		This year £	Last year £
Fees for examining the accounts	Independent examiner's fees for reporting on the accounts	2,670	2,670
	Other fees paid to the Independent examiner	0	0

Analysis of resources expended

		This year £	Last year £
Costs of generating funds	Salaries	0	0
	Pension	0	0
	Adverts /Photocopier	0	0
	Total	0	0

Costs for Charitable Objectives

Salaries	56,324	27,941
Pension	12,404	902
Charitable Expenditure	0	0
Travelling	42	344
Session workers, counsellors & Support	39,115	17,792
Post & Stationery	529	595
Telephone	1,070	663
Internet Services	0	0
Insurance	477	467
Repairs & Renewals	1,835	70
Cleaning	0	669
Training	130	11,666
Staff & Client Welfare	133	256
Subscriptions & Evaluations	884	967
Sundry Expenses	200	0
Professional & Legal Costs	0	0
Rent, Rates & Service	36,680	19,010
Light & Heat	684	935
Depreciation F&F	0	0
Depreciation Off Equip	0	0
Total	150,508	82,276

Management and
Administration costs

Salaries	2,948	12,692
Pension	1,000	0
Telephone	0	0
Accountancy Fee	2,670	2,670
Payroll	0	0
Bank charges	0	140
Total	6,618	15,502

Note 3

Paid Employees

	This year £	Last year £
Gross wages & salaries	59,272	38,668
Employers NI		1,965
Pension Contributions	13,404	1,462
Total Staff costs	72,676	42,095
 Ave. number of employees in the year	 3	 3

Details of employees engaged in following activities:

Costs of generating funds	0.0	0.0
Activities in furtherance of charity's objectives	2.0	2.0
Management & Admin	1.0	1.0
Other	0.0	0.0
Total	3.0	3.0

No employees have emoluments over £50,000

Note 4

Tangible Fixed Assets

	<u>Fixtures & Fittings</u>	<u>Office Equipment</u>	<u>Total</u>
COST:			
At 1 April 2020	10,741	30,518	41,259
Additions			0
At 31 March 2021	10,741	30,518	41,259
DEPRECIATION :			
At 1 April 2020	10,714	26,871	37,585
Additions			0
At 31 March 2021	10,714	26,871	37,585
NET BOOK VALUE:			
At 31 March 2021	27	3,647	3,674
At 31 March 2020	27	3,647	3,674

Note 5**Restricted funds**

Fund name	Type	Purpose and Restrictions	Amount
Department of Works & Pensions (via Tavistock Relationships)	R	Improving outcomes for children, young people and families	£147,519
London Borough Ealing Joint Commissioning	R	Providing counselling for the Asian community in Ealing	£18,250
Women's India Assoc.		Diya Project	£5,000
Catalyst Housing	R		£550
Coronavirus emergency f	R		£3,000
The City Bridge Trust	R		£10,000

Note 6**Declarations**

Adequacy of assets to meet fund restrictions	Sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with restrictions imposed.
Branches	The charity has one branch.
Change in year end	The trustees have not changed the year end date nor the length of the charity's financial year.
Designated funds	The charity does not have any designated funds.
Discontinued, continuing and acquired operations	All the charities operations are continuing operations and there were no operations discontinued or acquired during the year.
Fund in deficit	No funds (unrestricted or restricted) are in deficit at the balance sheet date.
Inalienable or historic assets	The charity had no assets at the balance sheet date classed as inalienable or historic.
Intangible assets	The charity has no intangible assets.
Inter-fund loans	There were no inter-fund loans outstanding at the balance sheet date.
Revaluations	None of the charity's functional fixed assets have been revalued during the year and the charity does not have a policy of revaluation of these assets.
Subsidiaries	The charity has no subsidiary companies.
Uncapitalised fixed assets	The charity has no material fixed assets which have not been capitalised and included on the balance sheet.
Reserves	The use of unrestricted reserves are determined by the Trustees.

Note 7

Accounting policies

Incoming Resources

Donations, legacies and similar incoming resources	These are included in the Receipts and Payments (R&P) schedule when: - the charity receives the donation or similar income and any conditions for receipt are met;
Tax reclaim on donations and gifts	Incoming resources from tax claims are included on the R&P when received.
Incoming resources from fund-raising	These are reported gross in the R&P.
Gifts in kind for sale or distribution	These are not included in R&P accounts.
Gifts in kind for use by the charity	These are not included in R&P accounts.
Intangible income (eg donated facilities)	This is only included in incoming resources (with an equivalent amount in resources expended) where another party is bearing the financial cost of the resources supplied and the benefit is quantifiable, receivable and material. Intangible income is valued at the lower of the cost borne by the party bearing the cost and a reasonable estimate of the value of the donation to the charity.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the annual report.
Investment income	This and any associated tax credits are included in the accounts when receivable.

Expenditure and Liabilities

Liability recognition	Generally liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. There are liabilities outstanding at the year end for British Telecom and Rent. These have not been included in the accounts as they are prepared on a Receipts and Payments basis.
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Assets

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £250. They are valued at cost or a reasonable value on receipt. The charity does not have a policy of revaluation.
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ASIAN FAMILY COUNSELLING SERVICE
REG CHARITY NO. 517595
Trustees' Annual Report

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Name Asian Family Counselling Service

Any other name the charity is known by AFCS

Charity Commission registered number 517595

For the financial year beginning on 01.04.20

For the financial year ending on 31.03.21

Charity's principal address F1, Unit 4, Triangle Centre
399 Uxbridge Road
Southall
Middx.
UB1 3EJ

Description of the charity's trusts

Governing document AFCS was constituted in August 1985. It is registered as a charity.

Objects of the charity

- 1 To advance education among persons of Asian origin and in particular, among such persons resident in the UK, about all aspects of marriage and family relationships, with a view to developing personal responsibilities and enriching family life.
- 2 To safeguard and protect the good health, both mental and physical of adults and children of Asian origin in the UK, and to prevent the hardship and distress caused by the breakdown of marriage.

Specific Investment powers None

TRUSTEES AND GOVERNANCE

Names of trustees

Name of Trustee	Dates during which the named trustees acted if not for the whole period of this report	Names of directors of any corporate charity trustee at the date of this report	Name of person (or body) entitled to appoint any charity trustee.
Nina Toller			
Rashida Punja			
Fawzia Samad			

Trustee selection method Trustees are elected at the annual general meeting.

Names of the charity's custodian trustees None

ACTIVITIES AND ACHIEVEMENTS

Charity's activities and achievements during the year	AFCS has set up an office in Birmingham. It has provided family, marital and individual counselling to 266 new clients and provided 2034 sessions of counselling during the year.
Charity's organisational structure	The management committee of AFCS is responsible for overseeing the work of the organisation. The Director is responsible for the day to day running. It has 3 employees and 7 sessional staff and 9 volunteers.
Significant changes, development and future plans	AFCS has provided family, marital and individual counselling to the Asian community resident in the UK. It has been at the forefront of work done around the issue of forced marriages and abandoned spouses.
Any related parties, charities or other organisations with which the charity co-operates in its work	
The contribution of volunteers	AFCS provides counselling in the various Asian languages and is dependent on volunteer counsellors to provide counselling in some of the Asian languages. Telephone counselling is provided to those persons unable to come in the office.
The effectiveness of fund-raising activities	AFCS is dependent on the Government for grants to provide its services. It also charges for training workshops and reports for courts.

POLICIES

There is no grant making or investment selection policy.

Major risks are reviewed at the Management Committee Meetings.

SIGNATURE AND DECLARATION

Declaration	I declare, in my capacity of charity trustee, that: - the trustees have approved the report above; and - have authorised me to sign it on their behalf.
Signature	<u><i>Fawzia Samad</i></u> Fawzia Samad (Dec 21, 2021 22:02 GMT)
Full name	<u>Fawzia Samad</u>
Position (eg Secretary, Chair, etc)	<u>Chair</u>
Date	<u>Dec 21, 2021</u>

ASIAN FAMILY COUNSELLING SERVICE
REG CHARITY NO. 517595
Independent Examiner's Report on the Accounts

Report to the trustees/members of Asian Family Counselling Service

On accounts for the year ended 31 March 2021

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (The Charities Act) and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to our attention.

Our examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the accounts.

In connection with our examination , no matter has come to our attention:

- 1 which gives us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
- 2 to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed *A Boparai*
A Boparai (Dec 29, 2021 14:48 GMT)

Date 21/12/2021

Mrs Anjani Boparai FCCA
Sethi & Co.
Chartered Certified Accountants
59-60 Thames Street
Windsor
SL4 1TX

Financial Statements for the year ended 31st March 2021

for

**Asian Family Counselling Service
(NATIONAL BRANCH) REG CHARITY NO. 517595**

Asian Family Counselling Service

NATIONAL BRANCH

Income and Expenditure Account
for the year ended 31.3.2021

	<u>31.3.2021</u>	<u>31.3.2020</u>
<u>GRANTS</u>		
Home Office		
Goldsmith Charity		
<u>OTHER INCOME</u>		
Training Fees		
Miscellaneous		
Bank Interest Received		
<u>EXPENSES</u>		
Wages		
Pensions		
Rents.Rates and Service Charges		
Light & Heat		
Repairs		
Consultancy Costs		
Telephone		
Accountancy		
Equipment Rental		
Bank Interest & Charges		
Travelling		
Sundries		
Adverts,Print,Postage & Stationery		
Subscriptions		
AGM Expenses		
<u>NET SURPLUS/(DEFICIT) FOR YEAR</u>		
Income Reserve Brought Forward	<u>3449</u>	<u>3449</u>
Income Reserve Carried Forward	<u>3449</u>	<u>3449</u>

Asian Family Counselling Service

NATIONAL BRANCH

Balance Sheet as at 31st March 2021

	31.3.2021		31.3.2020	
	£	£	£	£
<u>FIXED ASSETS</u>				
Fixtures and Fittings				
<u>CURRENT ASSETS</u>				
Bank Deposit Account				
Bank & Cash in Hand				
Debtor - London Branch				
Prepayments				
	3449		3449	
	<u>3449</u>		<u>3449</u>	
<u>CURRENT LIABILITIES</u>				
Accruals				
Bank Overdraft				
		3449		3449
<u>NET ASSETS</u>		<u>3449</u>		<u>3449</u>
Represented By:-				
<u>CAPITAL ACCOUNT</u>				
Income Reserve		3449		3449

Approved By

Fawzia Samad

Fawzia Samad (Dec 21, 2021 22:02 GMT)

Date

21/12/2021

Approved By

Nina Toller

Nina Toller (Dec 29, 2021 12:46 GMT)

Date

21/12/2021

**Asian Family Counselling Service
(NATIONAL BRANCH) REG.CHARITY No 517595**

We have examined the attached financial statements in accordance with recommended Charities Act.

A Boparai
A Boparai (Dec 29, 2021 14:48 GMT)

Sethi & Co.
Chartered Certified Accountants
59-60 Thames Street
Windsor
SL4 1TX

Date 21/12/2021

Clients Approval Certificate

We approve the financial statements and confirm that we have made available all relevant records and information for their preparation.

Fawzia Samad
Fawzia Samad (Dec 21, 2021 22:02 GMT)

Date 21/12/2021

Nina Toller
Nina Toller (Dec 29, 2021 12:46 GMT)

Date 21/12/2021

ASIAN FAMILY COUNSELLING SERVICE
REG CHARITY NO. 517595
Independent Examiner's Report on the Accounts

Report to the trustees/members of Asian Family Counselling Service

On accounts for the year ended 31 March 2021

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- to state whether particular matters have come to our attention.

Our examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the accounts.

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 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
- 2 to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed *A Boparai*
A Boparai (Dec 29, 2021 14:48 GMT)

Date 21/12/2021

Mrs Anjani Boparai FCCA
Sethi & Co.
Chartered Certified Accountants
59-60 Thames Street
Windsor
SL4 1TX