

Company number: 03785437

Charity Number: 1078837

START

Start in Salford

Report and financial statements

For the year ended 31st March 2025

START
inspiring minds

**REACH
OUT**
START TO END SUICIDE

 **LIVING WELL**
Salford
Your Journey, Your Plan


**Wellbeing
Matters**

Message from the Chair of Trustees

As Chair of the Board of Trustees, it is a privilege to provide this opening message. I would like to start by offering thanks to all of the staff, volunteers, members, supporters and the local community for their continued support and loyalty in ensuring that START continues to thrive.

START is a growing charity. Despite the challenges that we face with the economy, this last year has seen over 5000 people engaged and supported through the work of START, which is testament to the hard work of everyone involved. Inspiring Minds, WINGS, Reach Out, Living Well, Listening Lounge and Wellbeing Matters have all provided dedicated support to the people of Salford, and member insights highlight how START has enhanced their wellbeing and quality of life.



START is in a strong financial situation having secured the GM ICB contract for a further 4 years but we continue to review our offer and need to ensure that we meet the targets set by Commissioners. We continue to upgrade the building which provides a wonderful environment in which to support the people of Salford.

There are many highlights of this past year, which include

- Dennis Baldwin receiving the Mayor's Citizen Award for his work in suicide prevention
- Launch of the free Nature for Wellbeing Course
- Review and refresh of the Inspiring Minds programme

Overall this has been another successful year and on behalf of the Board of Trustees I pass on sincere thanks to everyone involved in making START such a great organisation to be part of.

Neil Withnell
Chair

Start in Salford

Trustees' Annual Report for the year ended 31st March 2025

Company number 03785437
Registered in England and Wales

Charity number 1078837

Registered office and operational address Brunswick House
62 Broad Street
Salford
M6 5BZ

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Hannah Beaumont-Laurencia
Vincent Clifford
Samantha Cook (resigned July 2025)
Paul O'Neill (appointed July 2024)
Neil Withnell Chair

Charity President Bernadette Conlon

Senior Management Team Michelle Dennett Chief Executive (resigned 07/02/2025)
Hannah Flint Development Manager (appointed 01/07/2024)
Lisa Moore Operations Manager
Justine Wallace Chief Executive (appointed 07/02/2025)
June Wilcock Service Delivery Manager

Bankers Unity Trust Bank
Nine Brindley Place
Birmingham
B1 2HB

Independent Examiners Hilton-Jones t/a Community Accountancy Service
Hollinwood Business Centre
Albert Street
Oldham
OL8 3QL

Auditors TC Group
Park House
200 Drake Street
Rochdale
OL16 1PJ

Trustees' Annual Report for the year ended 31st March 2025

Trustees Report

The trustees of Start in Salford (START) present their report and the audited financial statements for the year ended 31st March 2025. The trustees' report also incorporates the directors' report as required by company law.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

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

Objectives and activities

The Charity's objectives are to pursue any charitable purpose that improves the health, wellbeing and quality of life of people from Salford and the wider North West Region who;

- are at risk of suffering, have suffered or are suffering from mental health problems;
- are otherwise socially excluded;

in particular, but not exclusively by:

- the promotion of arts based activities; and
- restoring and maintaining the Grade II listed building Brunswick House and providing for its use for the benefit of the people of Salford and the wider North West region.

'START' is a charity that has been delivering mental health recovery and prevention programmes in Salford for over 31 years. We use creativity, connection and recovery interventions to help improve people's lives.

Our services focus on personalised, strengths based approaches to help beneficiaries to build confidence, resilience and self-esteem. We reconnect and integrate people with their communities, providing onward pathways into training, employment, volunteering and leisure pursuits.

All of our programmes are directed towards improving and enhancing the quality of life, health and wellbeing of target groups within the local community, in particular people at risk of experiencing mental health difficulties or social isolation.

We are passionate about providing the very best support for the people in our community who we are lucky enough to meet through our work.

START is a vibrant organisation full of people who care about others and this drives us in our work in Salford and beyond. We successfully collaborate with a number of VCSE and statutory partners throughout the city and understand that joint working is key to successful health and wellbeing outcomes for our community, and we work to encourage this at every level, striving to make our local Neighbourhoods better places to live.

We deliver services from our main studio base, Brunswick House, which houses workshops and studios, a gallery space and a community garden, as well as outreach work within local community settings, partner organisations and our Walkden hub 'The Make Space' within a local shopping centre.

Start in Salford

Trustees' Annual Report for the year ended 31st March 2025

Our Purpose

Using creativity, connection and recovery interventions to help improve people's lives

Our Vision

To deliver excellence in mental health and wellbeing provision in Salford, Greater Manchester and beyond through our passion for human connection and a fierce belief in the potential of people and communities.

Our Mission

To improve and enhance the quality of life, health and wellbeing of target groups within the community, in particular people at risk of experiencing mental health difficulties or social isolation.

Our Values - the golden thread that runs through all of our work.

Creative - we value the potential creativity has for improving mental health and the power it gives to all of us to think differently and to innovate

Compassionate - we view the world through a compassion-focused lens; we allow ourselves to feel and this helps to drive our mission and impact

Collaborative - working together is at the heart of everything we do; with the people we support, our staff and volunteers and the other organisations we collaborate with to achieve the best outcomes for our community

Committed - we strive to be the best, to ensure people get the best; as individuals and as a company we are committed to focussing on strengths and to continually learning and evolving

Start in Salford

Trustees' Annual Report for the year ended 31st March 2025

Achievements and performance

The charity's main activities and those we support are described below. All its charitable activities focus on improving mental health and wellbeing and are undertaken to further START's charitable purposes for the public benefit.

Our work falls into the following six main programmes:

Inspiring Minds

This service is for adults experiencing poor mental health ranging from mild/moderate to more severe and enduring conditions. The programme consists of weekly studio-based creative workshops to support learning and wellbeing which aid recovery and increase the connection to the local community. Sessions take place at Brunswick House in Salford.

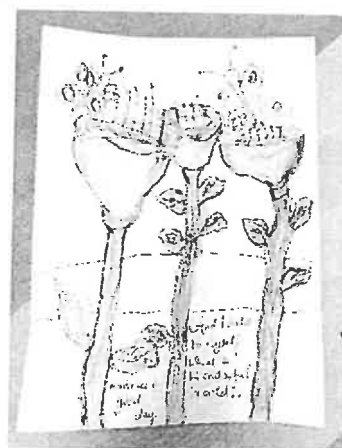
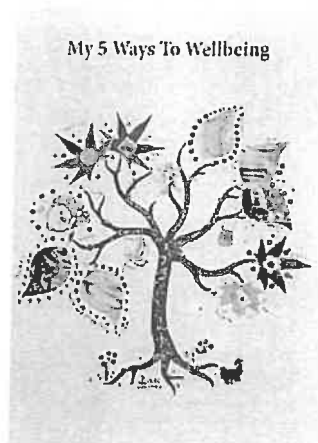
The Inspiring Minds Programme provides weekly creative sessions in a number of mediums. These may include

- Visual Arts
- Woodwork
- Music
- Photography
- Ceramics
- Horticulture
- Crafts

Members can attend for up to 12 months on the programme dependent upon individual need and are supported through their recovery journey by a mentor who undertakes regular reviews via a Personal Development Plan (PDP). The PDP supports the participant to set wellbeing goals as well as plan for the future in terms of pathways on from the service.

Following the Inspiring Minds Programme, participants can continue, where necessary, to be supported in the WINGS groups (Wellbeing Information & Networking Groups Salford).

WINGS offers a programme of activities based on the 5 ways to wellbeing. There is a month-long focus on each of the 5 themes on a rolling programme, with one additional 'consolidation' month. This results in a 6 month, rolling programme, including practical /creative activities, external speakers, discussion sessions and general social sessions. Participants are encouraged to contribute their ideas to co-produce sessions and take the lead in sharing skills and information where possible. The groups also highlight other services/programmes in the local area that people may wish to join to promote their wellbeing.



Start in Salford

Trustees' Annual Report for the year ended 31st March 2025

Reach Out; Start to End Suicide

Reach Out; START to End Suicide delivered a year of powerful impact, deepening our commitment to suicide prevention through empathy, creativity, and community engagement. Our initiatives directly reached over 10,000 individuals through workshops, events, and outreach, creating meaningful spaces for connection, healing, and education. The 'Everyday Mental Health Hero' (EMHH) programme empowered 891 people across Salford to complete suicide prevention training and publicly commit to being "Here to Hear," breaking stigma and fostering a culture of openness. Our 'Surviving Suicide' art-based peer support group for suicide attempt survivors saw participants report a 138% improvement in mental health, with all members saying they felt emotionally safe and connected. Similarly, our 'Drumming Up Co.' samba group achieved a 60% increase in participants' self-rated mental health, significantly reducing loneliness and improving confidence. Events like our World Suicide Prevention Day Vigil united over 200 attendees, with 144 yellow flags symbolising lives lost—turning grief into a call for action and change. Across all our programmes, we've seen measurable increases in awareness, emotional resilience, and support-seeking behaviours. This year's achievements reaffirm that when people are given safe, inclusive spaces to speak, be heard, and find community, lives are not only changed, they are saved.

Living Well Salford

Salford Living Well is a service created in partnership between START, Mind in Salford, Six Degrees & Greater Manchester Mental Health Trust. It is a multi-agency team, who come together to provide positive, humanistic and safe experiences for those people experiencing poor mental health who do not meet the threshold for community mental health services.

Living Well focuses on developing new ways for people to access support that:

- recognises people's strengths and potential
- is designed by people with lived experience, service leaders, clinicians and commissioners
- is based in community settings and is easy to access
- supports people with relationships, housing, debt, employment and connecting with their communities
- is provided by communities, including the voluntary sector, social enterprises and statutory services

The Living Well team is made up of both clinical and non-clinical staff and Recovery Workers hosted by START are a core part of the workforce.

The team also includes peer support workers, occupational therapists, social workers, mental health practitioners, a consultant psychiatrist, psychologists, a pharmacist, domestic abuse support worker and a Wellbeing Matters community connector. This year the model is evolving as part of the wider national Community Mental Health transformation process and START are playing a key role in the ongoing design and delivery of the service.

Start in Salford

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Wellbeing Matters

The Wellbeing Matters programme is a Voluntary Community and Social Enterprise led initiative, delivered by Salford CVS in partnership with Salford Third Sector Consortium, that focusses on Person and Community centred approaches to improving the wellbeing of Salford people.

A key element of Wellbeing Matters is the community connecting / social prescribing programme that connects people referred by health professionals with a non-medical need to local community assets to support their wellbeing, independence and to reduce social isolation. The programme aims to support people to feel more connected to their community, more confident and less socially isolated by linking them into local groups and services. The goal is for people to be better equipped to manage their own health and wellbeing with less reliance on clinical health and care services.

Last year START, as an Anchor within Wellbeing Matters, hosted 4 Community Connectors. The Wellbeing Matters 'Community Connectors' work with people on a 1-2-1 basis over a number of sessions to establish 'what matters to them' and to then connect them into relevant local non-medical wellbeing and social support within their neighbourhood to improve their wellbeing and decrease social isolation.

This can range from accessing a community group (dancing, singing, gardening, cooking); through to sports / physical activity group; food bank / food club; friendship group / befriending; taking part in volunteering; mental wellbeing support; CAB / welfare support; and much more.

The Wellbeing Matters programme also supports the development of the VCSE ecosystem that underpins social prescribing through volunteering, voluntary action, community activities and investment.

Listening Lounge

In February 2024 Salford's open access VCSE led Listening Lounge was launched. START were commissioned to appoint a VCSE Listening Lounge Service Manager, to work in partnership with the Home Based Treatment (HBT) team. HBT lead the existing referral-based Urgent Care Listening Lounge service, where people in a mental health crisis can attend bookable appointments instead of A&E. The VCSE offer means that Living Well VCSE Recovery Workers (also employed by START) and Peer Support workers (employed by Mind in Salford) will now be able to offer support during drop-in hours in the same Listening Lounge space as the HBT service. No appointment is necessary and the VCSE team can offer advice and one-off interventions for people in a self-defined mental health crisis. The VCSE service offers a listening ear and a place to chat, including the option to talk to someone with lived experience, as well as referrals to other services. If needed, pathways are in place to escalate to the HBT team for a clinical mental health assessment and support. Promotion of this offer will be rolled out in a phased approach so that the model can be tested and adapted as needed, before being fully open and accessible to all adult residents of Salford. During 2024-2025 the drop-in hours were 1-3pm Monday-Friday and the service was promoted to people who have previously accessed support from Living Well or the HBT bookable appointments. In addition, people who have the Listening Lounge as part of their care plan with a Community Mental Health Team, the Early Intervention Team or the Mental Health Liaison Team (based at hospital), as well as people who call the GMMH helpline and those from 2 of the 5 PCN areas of Salford have been able to access the service. To add to this, people who attended due to hearing about the service through word of mouth have also been provided with support, as nobody in crisis would be turned away.

Start in Salford

Trustees' Annual Report for the year ended 31st March 2025

Beneficiaries of our services

During 2024 - 2025 START has engaged and supported over 5000 people through our work.

These beneficiaries are all from Salford and have accessed one of our 6 main programmes throughout the year.

- **Inspiring Minds** received 645 referrals into the service from across both Primary and Secondary mental health services and supported 405 people through creative activities. Upon completion of their programme 187 people accessed pathways into further education, employment, volunteering or community groups.



- **WINGS** received 70 referrals into the service and delivered 79 groups throughout the year. Upon completion of the programme 29 people accessed pathways into further education, employment, volunteering or leisure pursuits.
- **Reach Out; Start to End Suicide** beneficiaries come from some of the most vulnerable and marginalised communities across Salford—individuals living with mental health challenges, disability, trauma, neurodivergence, gender dysphoria, bereavement, and social isolation. Over the past year, we have supported hundreds of people through peer-led art groups, drumming sessions, outreach events, and one-to-one engagement. Many reported feeling seen and valued for the first time, with participants in our peer art group expressing a 138% improvement in mental health and others describing our spaces as “safe,” “healing,” and “life-saving.” For some, these interventions offered a turning point, from silent suffering to finding a voice, from feeling alone to gaining community. Survivors of suicide attempts, people bereaved by suicide, and those struggling in silence have all found connection, resilience, and renewed hope through our work. Our impact is not only in the statistics, it is in the stories of those who now believe their life matters, and who leave our sessions feeling stronger, supported, and no longer alone.



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- Our **Living Well Recovery Worker** team actioned 4893 appointments across the year, with interventions ranging from a wide list including providing a listening ear and emotional support, helping people to identify personal strengths and goals, anxiety management, self-harm interventions, liaising with care providers, joint working with other professionals and trauma specific support.



- The **Wellbeing Matters** programme (for whom START host a 4 x Community Connector) received 4,020 referrals last year with 15,468 appointments recorded. The team created 6,230 connections out to support in the community with 76% of all connections to the VCSE sector in Salford.

30% of connections to advice and support offers.

32% of connections to social support activities.

28% of connections to physical activity offers (Increased in 2024/5).

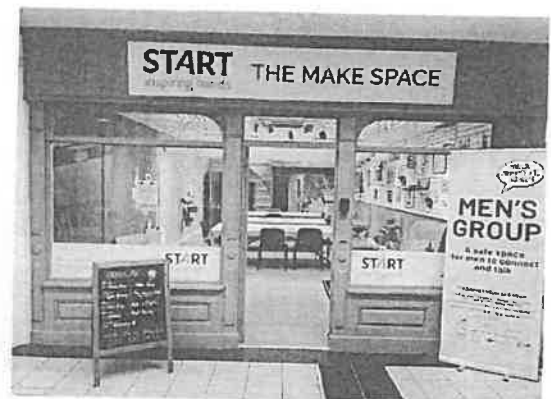
18% of connections to learning, education and employment support (Increased in 2024/5).

6% of connections to green activities.

13 community groups received a Wellbeing Matters Community Asset Funding.

10 community network meetings were held in Salford.

35 volunteers were placed in Salford and Manchester.



Start in Salford

Trustees' Annual Report for the year ended 31st March 2025

- The VCSE team led by START at the Listening Lounge undertook 63 individual appointments for people presenting in crisis at the drop in, in addition to 1032 crisis interventions during Recovery Worker appointments in the wider community.



Monitoring Progress

START has systems in place to track the progress and outcomes of our interventions. The Inspiring Minds and WINGS services utilise a bespoke CRM developed by Hanlon Software Solutions. For our services delivered in partnership with others, START have access to GMMH's PARIS system (Living Well) & Elemental (Wellbeing Matters) which captures all relevant client data including; attendance, interventions and personal achievements such as distance travelled towards goals since joining each programme.

Our fully trained staff continue to collect data using a variety of quantitative and qualitative tools including:

Reported; 'member stories' which tell us the impact of interventions from the service users' perspective, using their own words and insight - see examples below)

Observed; staff observations are recorded to capture change and feedback from family is recorded to measure impact from the viewpoint of those closest to the service user. They often see changes which the service user may not recognise immediately themselves.

Measured; we use WEMWBS to provide us with an assessment of overall wellbeing and changes in wellbeing over time. The tool is used to provide a baseline and then repeated at intervals to determine impact. We also use a bespoke Wellbeing Wheel which measures change in 7 domains of life and the Flourish Wheel which visually shows the impact of wellbeing goals over time.

Monitored; session registers provide quantitative data to determine numbers participating.

Start in Salford

Trustees' Annual Report for the year ended 31st March 2025

Member Insight:

"I arrived at START having suffered a severe mental breakdown. It was hard at first battling depression and low confidence and wondering how creative classes could help me. The classes helped me to have ideas again and my brain was feeling like me for the first time since everything began to change. My time at START has really made a difference to my life. It teaches you lessons that are useful for anyone trying to move forward in life."

"When I began at START I was shy and embarrassed but with the support of START I began to relax and manage stress better. After a few weeks of attending I began to see changes and challenged myself to overcome barriers, started to be kind to myself and reduced the pressure I put on myself..... I found myself."

"When I first arrived at START I was a nervous wreck, very anxious and even struggling to get out of bed, let alone get to a class, well look at me now! START has been absolutely crucial in me becoming better and managing my mental health. The classes are brilliant for learning new skills but also for a lovely social experience. I have made some lovely friends and feel blessed to have been welcomed by staff, volunteers and other service users. I would not trade this experience for anything else, 100% life changing, I can't recommend it enough"

"I don't normally talk but I feel so comfortable in the group I couldn't stop"

"As soon as I was shown around START I was excited by the array of classes and possibilities that attending may bring. Since being at START I have grown in confidence and self esteem and found new interests I wish to develop further. I am proud of all that I have achieved. Thank you for providing a space for mindfulness, calm and creativity"

"When I joined START my life was upside down, inside out and on fire. I struggled to find any joy in my life. I now make time for mindful, creative pursuits whereas nothing seemed possible before."

Start in Salford

Trustees' Annual Report for the year ended 31st March 2025

Financial review

In a year marked by economic uncertainty, shifting workforce dynamics and rising salary pressures driven by the ongoing cost of living challenges, we have remained focused and resilient. Through disciplined financial management and the unwavering support of our funders, we have successfully increased our income, expanding the reach and deepening the impact of our six core programmes, ensuring that we continue to meet the evolving needs of those we serve.

The charity's turnover increased in the twelve-month period to **£1,576,162** (2024: £1,408,957). This was predominantly achieved through the delivery of service contracts (£1,125,761) and grant funded projects (£354,837) with the remaining income received from sessions and services (£35,934), donations (£31,693), trading activities (£15,793) and bank interest (£12,144). Whilst service contracts remained the primary source of income in 2024/25, accounting for 71.4% of total revenue (2023/24: 76.6%), the charity continued to advance its strategy of broadening income streams to support long-term sustainability.

In the year, our service contracts were delivered for GM ICB whilst grant funding was generously provided by the following organisations :

- Bupa Foundation (£10,944 (£8,263 deferred until 2025/26))
- GM Integrated Care (£24,506)
- Lottery Community Fund (£19,975)
- New Maker Yards Community Fund (£10,000)
- NHS England (£47,138)
- Salford CVS (£183,538)
- Screwfix Foundation (£5,000)
- Wolfson Foundation (£67,000)

The Trustees sincerely thank our generous supporters - including government agencies, community grant organisations, and individual donors whose unwavering commitment and contributions make our work possible. We are truly grateful for their continued partnership and belief in our mission.

This past year, START has been profoundly moved by the donations we have received, both big and small, which have not only strengthened our ability to carry out our mission, but have also served as a powerful affirmation of the trust, belief and hope our donors place in our work. Their generosity inspires us every day and fuels our commitment to creating lasting impact. We would like to extend our heartfelt thanks to all of our donors and give special mention to the substantial donations received from :

Salford Ceremonial Mayor's Charity Appeal (£14,808) and
Salford Independent Beer Festival (£14,250)

At the end of the 2024/25 financial year, the charity remained in a strong financial position, with total reserves of **£823,367** (2024: £724,329). Of this, **£32,868** were held as restricted funds and **£790,499** as unrestricted funds. The charity's tangible fixed assets, represented by the net book value of its freehold property, Brunswick House, stood at £233,785 as at the balance sheet date. After accounting for funds invested in tangible fixed assets and designated reserves, in line with the charity's reserves policy, the free reserves available at year-end were **£455,714**.

Trustees' Annual Report for the year ended 31st March 2025

Going Concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern and there are no key judgments which the trustees have made which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

Investment Policy

The charity allocates the majority of its funds to short-term expenses. Any surplus, which is not immediately required for day-to-day operational needs, is placed in an instant access deposit account at Unity Trust Bank. This arrangement offers the flexibility to withdraw funds as needed whilst optimising the return on the cash asset.

Reserves Policy

The Trustees periodically review the reserves policy of the charity and in recent years have moved towards a more risk based policy, taking into consideration the main risks to the organisation. The Trustees have established a policy whereby designated reserves - from within unrestricted funds - are set aside to cover redundancy provision in the event of unfavourable or unexpected circumstances, such as a sudden loss of funding.

In addition, the Charity aims to hold general reserves which equate to a minimum of three months of charitable expenditure. In deciding the level of both designated reserves and general provision, the trustees have taken into consideration what the charity's exposure would be to redundancy and/or restructure costs if the organisation's business model needed to change rapidly to ensure future sustainability.

Reserves are needed to meet the working capital requirements of the charity. As part of the board's quarterly review the trustees are provided with financial management information which includes turnover and cost analysis, budget vs actual analysis and financial activities reports for the year to date.

This rolling review of year-to-date results enables the trustees and the Senior Management Team to consider the restricted, designated and free reserves with a view to determining their sufficiency and the impact of the forecast results on reserves held.

The trustees consider that this policy will ensure the provision of sufficient funds to enable the charity to respond to the rapidly changing environment and ensure that the delivery of the charity's activities, as well as its governance and support costs, are covered.

Start in Salford

Trustees' Annual Report for the year ended 31st March 2025

Plans for the future

As we reflect on the progress made over the past year, we remain focused on building a healthier, more equitable future for our communities. Our upcoming priorities align closely with our mission and the evolving needs of those we serve. Key areas of focus for the year ahead include:

1. Expanding Health Equity Initiatives

We will continue to address the root causes of health disparities by investing in community-based programmes, strengthening partnerships with local organisations and using data to guide more equitable resource allocation.

2. Positioning Ourselves as a GM Live Well space

We will actively pursue the opportunity to become a designated GM Live Well space - a vital part of Greater Manchester's integrated support system connecting residents with trusted health, wellbeing and community services across Salford. This opportunity aligns closely with our vision of making everyday support accessible and meaningful at the neighbourhood level. Through this initiative, we plan to:

- Strengthen integration with statutory services and voluntary sector partners to ensure "everyday support" is visible, coordinated and available in every community.
- Develop targeted content and pathways that address core life areas such as health, financial wellbeing, employment, housing, digital inclusion and social connection.
- Deliver focused outreach and engagement to reach underserved and excluded groups, improving awareness, trust and access to support available under one roof.

3. Building a Sustainable Workforce

To support the delivery of our ambitious agenda, we will invest in workforce development, with a focus on succession planning and building skills for a changing health and care landscape.

4. Embedding Community Voice

We will continue embedding community insights into planning and decision-making through participatory models and ongoing engagement with residents, ensuring services reflect lived experiences and local priorities.

Related parties

Start in Salford (START) is an independent charity with no subsidiaries.

Relationships with other organisations

START delivers contracts for and works in partnership with a number of external organisations in order to achieve our charity objectives. These include Greater Manchester Integrated Care System, Greater Manchester Mental Health Trust, Salford Primary Care Networks, Salford City Council and many from the Voluntary, Community, Social Enterprise Sector including Salford CVS, Mind in Salford, Six Degrees Social Enterprise, Salford Loaves & Fishes, Healthwatch Salford, Social AdVentures and Society Inc.

Start in Salford

Trustees' Annual Report for the year ended 31st March 2025

Structure, governance and management

Company status

The organisation is a private company limited by guarantee. The company was incorporated in England and Wales on 9th June 1999 and registered as a charity on 11th January 2000.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association. Any potential amendments which may need to be made are considered and recorded in the board minutes.

Trustees of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31st March 2025 was 5 (2024: 4). The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 2 to the accounts.

Organisational structure

The board of trustees are accountable for the governance of the organisation and have ultimate responsibility for the strategic management and direction of the charity which is reviewed on a quarterly basis at board meetings.

A scheme of delegation remains in place and the day to day strategic, operational and financial responsibility rests with the Chief Executive who, together with the Chair of trustees, form the Senior Leadership Team (SLT). The SLT meet monthly to discuss operational strategy.

Prior to each quarterly board meeting, reports are prepared by the Senior Management Team covering their respective areas of responsibility. Reports are received by trustees in advance so that we are in a position, during the meeting, to discuss matters arising and request follow up actions. These meetings are recorded and minutes are held on file.

The Senior Management Team meet monthly to review financial reporting and operational strategy to ensure they are able to react swiftly to rapidly changing situations and funding availability.

Staff team meetings are held weekly to ensure that all staff have input into developments and to enable effective communication. In general terms, service users are represented at all levels within the organisation. This ensures that all decisions are understood by the service users whilst also ensuring that their needs and requirements are understood and met whenever and wherever possible.

Start in Salford

Trustees' Annual Report for the year ended 31st March 2025

Recruitment and appointment of trustees

Annually, the board assesses the necessity of actively seeking new trustees. Furthermore, if any trustees declare their intention to step down during the year, the board evaluates whether it is essential to recruit new trustees to maintain the board's overall skill set at an appropriate level.

The trustee recruitment processes are reviewed regularly and several methods are used in the recruitment of new trustees. Ex-service user members and volunteers are recruited by applying internally. Other trustees are recruited from local business and professional organisations. Applications are submitted and initially vetted by the Chair of trustees and the Charity President.

Suitable applicants are invited to an initial meeting/interview to discuss the charity in general as well as what is expected of a trustee. If appropriate, applicants are invited to observe at the next board meeting after which the existing trustees vote on whether to approve their application. This system ensures the board has the right balance of skills and knowledge which enables first class governance of the organisation.

New trustees are formally voted on to the board at the beginning of the first board meeting they attend following the observation meeting. Joining the board is subject to receipt of satisfactory references and a basic DBS being obtained. New trustees must be in receipt of a basic DBS certificate before attending the next board meeting. Continued membership of the board is contingent on completing all mandatory safeguarding training within 3 months and all other mandatory training within 6 months.

Induction and training of trustees

The trustee induction process is reviewed regularly. New trustees are provided with a comprehensive induction pack which briefs them on their legal obligations under charity and company law, explains the processes of the charity, provides information on how to arrange the mandatory training and outlines the conduct expected of trustees.

New trustees are required to arrange meetings with each member of the Senior Management Team in order to support their understanding of the specific role individual managers have within the organisation. They are also invited to attend a live session run by one of our service delivery team and to meet our members.

The Charity President is responsible for ensuring new trustees complete the induction process and undertake a skills review to identify any additional training needs. The new trustee then meets with the Charity President prior to the next board meeting to finalise and sign off their induction.

Staff development

START's Chief Executive has responsibility for overseeing the professional development of the Senior Management Team. In turn, each Senior Manager is responsible for the development of staff within their respective departments and for escalating any significant development needs to the Chief Executive to ensure appropriate budget provisions can be considered and agreed.

Staff have access to further training opportunities through the GM Skills Map. This platform offers a wide range of courses, from fully funded to part-funded and commercial options. Staff are encouraged to explore the website to find specific courses of interest and a training budget is available to support participation in these courses.

A "Development Library" located at Brunswick House is available to all staff. The library is stocked with books on leadership, management and other topics of interest. Books can be borrowed at any time and for as long as needed.

Start in Salford

Trustees' Annual Report for the year ended 31st March 2025

Remuneration policy for key management personnel

The overall policy on remuneration within START is as follows:

- Trustees are voluntary and not remunerated. Out-of-pocket expenses paid to trustees are shown as part of the Financial Statements in note 2.
- Pay scales have been developed by the Senior Leadership Team and set out the salary bands for all staff from junior administrator to executive manager. Each role and corresponding salary band has been bench marked against similar roles across the VCSE sector both locally and nationally and reflects the level of responsibility and experience expected.
- Any salary increases proposed reflect the need to retain key staff. Increases are recommended by the Chief Executive and are ultimately determined by the board of trustees.
- The board of trustees determines the salary package for the Chief Executive.
- START continually reviews staff benefits and in 2022 increased the employer contribution to the company pension scheme to 8% per annum, as a temporary measure in response to the cost of living challenges. This benefit was reviewed at the end of this financial year and reverted to 5% employer contribution with effect from 1st April 2025.
- START also offer an employee assistance programme (EAP) run via Peninsula, which is an additional Health and Wellbeing package for all employees as well as an interest free employee loan scheme.

Risk management

We continue to face a challenging financial environment where there is increasing difficulty in bridging the gap between rising demand for our services and our ability to achieve full cost recovery, which is vital to the health and sustainability of the charity. The Senior Management Team have developed a network of contacts, including commissioners and principals at several external organisations, so that we can continue to work in partnership in the delivery of services across Salford.

The risk management process continues to be employed. A Risk Register is maintained detailing the major financial and other risks we face as a charity and the systems and processes in place to mitigate these risks. Identified risks are graded against their likelihood and impact. New risks identified are discussed monthly by the Senior Management Team who, where required, implement procedures designed to minimise or manage any potential impact on the charity should those risks materialise. At the date of this report there were 22 identified risks recorded on the Risk Register.

Management of risk is a standing agenda item at board meetings and the Risk Register is reviewed by the trustees on a quarterly basis. The addition of any newly identified risks are proposed by the Senior Management Team and agreed by the trustees where considered appropriate. The trustees are satisfied that systems are in place to mitigate their exposure to major risk.

Start in Salford

Trustees' Annual Report for the year ended 31st March 2025

Statement of responsibilities of the trustees

The trustees (who are also directors of Start in Salford for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the 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 then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that 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.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information

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

Auditors

TC Group were appointed as the charitable company's auditors during the year.

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

The trustees' annual report has been approved by the trustees on 8th August 2025 and signed on their behalf by

Paul O'Neill

Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF START IN SALFORD

Opinion

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

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company'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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are 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 Report of the Independent Auditors 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 this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

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

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF START IN SALFORD

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of charities;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities Act 2011 and Companies Act 2006 and
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence where necessary,
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF
START IN SALFORD**

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

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



TC Group
Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

Date: 26/11/2005

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

		Unrestricted Funds	Restricted Funds	Total Funds Year Ended 31 March 2025	Total Funds Year Ended 31 March 2024
	Further Details	£	£	£	£
Income from:					
Donations and legacies	(3)	31,893	-	31,693	23,239
Charitable Activities	(4)	1,190,075	317,700	1,507,775	1,361,979
Other Trading Activities	(5)	24,550	-	24,550	11,649
Investment Income	(6)	12,144	-	12,144	12,090
Total		1,258,462	317,700	1,576,162	1,408,957
Expenditure on:					
Charitable Activities	(7)	1,164,297	312,827	1,477,124	1,368,761
Total		1,164,297	312,827	1,477,124	1,368,761
Net Income/(expenditure)		94,165	4,873	99,038	40,196
Transfers between funds	(16)	-	-	-	-
Net movement in funds		94,165	4,873	99,038	40,196
Reconciliation of funds					
Total funds brought forward	(16)	696,334	27,995	724,329	684,133
Total funds carried forward	(16)	790,499	32,868	823,367	724,329

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 24 to 36 form part of these accounts.

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024 (PRIOR YEAR)
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

	Further Details	Unrestricted Funds £	Restricted Funds £	Total Funds Year Ended 31 March 2024 £	Total Funds Year Ended 31 March 2023 £
Income from:					
Donations and legacies	(3)	23,239	-	23,239	17,613
Charitable Activities	(4)	1,111,383	250,596	1,361,979	1,283,048
Other Trading Activities	(5)	11,649	-	11,649	13,812
Investment Income	(6)	12,090	-	12,090	1,784
Total		1,158,361	250,596	1,408,957	1,316,257
Expenditure on:					
Charitable Activities	(7)	1,079,478	289,283	1,368,761	1,232,355
Total		1,079,478	289,283	1,368,761	1,232,355
Net Income/(expenditure)		78,883	(38,687)	40,196	83,902
Transfers between funds	(16)	(19,643)	19,643	-	-
Net movement in funds		59,240	(19,044)	40,196	83,902
Reconciliation of funds					
Total funds brought forward	(16)	637,094	47,039	684,133	600,231
Total funds carried forward	(16)	696,334	27,995	724,329	684,133

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 24 to 36 form part of these accounts.

BALANCE SHEET AS AT 31 MARCH 2025

Company registration number: 03785437

Notes	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Fixed assets:				
Tangible assets (12)	233,785	-	233,785	240,465
Total fixed assets	233,785	-	233,785	240,465
Current assets:				
Debtors (13)	52,185	10,895	63,080	28,747
Cash at Bank & in Hand	670,635	54,044	724,679	652,027
Total current assets	722,820	64,939	787,759	680,774
Liabilities:				
Creditors: Amounts falling due within one year (14)	(166,106)	(32,071)	(198,177)	(186,910)
Net current assets or liabilities	556,714	32,868	589,582	483,864
Total assets less current liabilities	780,499	32,868	823,367	724,329
Total net assets or liabilities	780,499	32,868	823,367	724,329
The funds of the charity:				
Restricted income funds (16)	-	32,868	32,868	27,995
Unrestricted income funds (16)	790,499	-	790,499	696,334
Total charity funds	790,499	32,868	823,367	724,329

The charitable company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31st March 2025.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 26/11/25 and were signed on its behalf by:

Paul O'Neill

Paul O'Neill Trustee

The notes on pages 24 to 36 form part of these accounts.

Statement of Cash Flows for the year ending 31st March 2025

Reconciliation of net movement in funds to net cash flow from operating activities

	Year Ended 31 March 2025	Year Ended 31 March 2024
	£	£
Net movement in funds	99,038	40,196
Add back depreciation	6,680	6,680
Deduct investment income	(12,144)	(12,090)
Decrease/(increase) in debtors	(34,333)	(1,812)
Increase/(decrease) in creditors	1,267	28,183
Net cash used in operating activities	60,508	59,357
Cash flows from investment activities:		
Interest	12,144	12,090
Cash flows from financing activities:		
Repayment of borrowing	-	(102,610)
Net cash provided by investing activities	12,144	(90,520)
Increase/(decrease) in cash and cash equivalents during the year	72,652	(31,163)
Cash and cash equivalents brought forward	652,027	683,190
Cash and cash equivalents carried forward	724,679	652,027

Notes to the accounts for the year ended 31st March 2026

1. Accounting policies

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees have made no key judgements which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are 13 restricted funds.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have created a fund for a specific purpose.

Further details of each fund are disclosed in note 16.

(c) Income recognition

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 income receivable can be measured reliably.

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 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 those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on type of expense. The allocation of support and governance costs is analysed in note 9.

(g) Costs of raising funds

The charity does not consider any of its costs to be those of raising funds.

(h) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in note 7.

Notes to the accounts for the year ended 31st March 2025

(i) Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised and valued at historical cost. Depreciation is charged on the following basis:

Software	20% on cost
Computer and Office Equipment	25% on cost
Freehold Building	2% on cost

Assets financed totally by grant funding have not been capitalised in these accounts.

There is a charge against the Freehold Building. This may only be sold for charitable purposes and not for property development or to a business.

(j) Realised gains and losses

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their varying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

(k) Pensions

Employees of the charity are entitled to join a defined contribution "money purchase" scheme. The charity's contribution is restricted to the contributions disclosed in note 10. There were outstanding contributions of £7,719 at the year end (2024: £8,722). The costs of the defined contribution scheme are included within support and governance costs and allocated to the funds of the charity using the methodology set out in note 9.

The money purchase plan is managed by Friends Life Group Limited (part of Aviva plc.) and the plan invests the contributions made by the employee and employer in an investment fund to build up over the term of the plan which is then converted into a pension upon the employee's normal retirement year age when eligible for a state pension. The total expense ratio of the plan is 1.00% and this is deducted from the investment fund annually. The charity has no liability beyond making its contributions and paying across the deductions for the employees' contributions.

(l) Debtors

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

(m) Creditors and provisions

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

(n) Operating leases

Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

(o) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

(p) Significant judgements and estimates

In the process of applying the entity's accounting policies management have not made any judgements that would have a significant effect on the amounts recognised in the financial statements. No estimations have been made that would have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

2. Related party transactions and trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2024: £nil). Expenses paid to the trustees in the year totalled £nil (2024: £nil).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

Other than listed below (*), no trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2024: nil).

* The husband of an employee was paid £910 during the year for services provided (2024: £1,450).

Trustee indemnity insurance costing £nil was paid by the charity during the year (2024: £814).

Notes to the accounts for the year ended 31st March 2025

3. Donations and Legacies

	Unrestricted Year Ended 31 March 2025 £	Restricted Year Ended 31 March 2025 £	Total Funds Year Ended 31 March 2025 £	Total Funds Year Ended 31 March 2024 £
Donations	31,693	-	31,693	23,239
	<u>31,693</u>	<u>-</u>	<u>31,693</u>	<u>23,239</u>

Previous reporting period

	Unrestricted Year Ended 31 March 2024 £	Restricted Year Ended 31 March 2024 £	Total Funds Year Ended 31 March 2024 £
Donations	23,239	-	23,239
	<u>23,239</u>	<u>-</u>	<u>23,239</u>

Notes to the accounts for the year ended 31st March 2025

4. Income from charitable activities

	Unrestricted Year Ended 31 March 2025 £	Restricted Year Ended 31 March 2025 £	Total Funds Year Ended 31 March 2025 £	Total Funds Year Ended 31 March 2024 £
Living Well				
GM ICB	418,637	-	418,637	453,912
GM ICB - Listening Lounge	220,978	-	220,978	150,666
GM ICB - Additional Projects	-	-	-	6,078
	<u>639,615</u>	<u>-</u>	<u>639,615</u>	<u>610,656</u>
Reach Out				
GM ICB	30,621	-	30,621	29,566
Salford CVS - Answer Cancer	-	1,935	1,935	-
New Maker Yards	-	10,000	10,000	-
National Lottery Community Fund	-	19,975	19,975	-
	<u>30,621</u>	<u>31,910</u>	<u>62,531</u>	<u>29,566</u>
Inspiring Minds				
GM ICB	428,374	-	428,374	413,489
GM ICB - WINGS	27,151	-	27,151	26,208
Salford CVS	-	-	-	500
Other Income	17,176	-	17,176	15,689
	<u>472,701</u>	<u>-</u>	<u>472,701</u>	<u>455,866</u>
Innovation Projects				
Salford CVS Impact Fund - Arts on Prescription	-	-	-	20,000
Salford CVS - Wellbeing Matters	-	181,603	181,603	-
The Third Sector Consortium - Wellbeing Matters	-	-	-	176,768
The Third Sector Consortium - Wellbeing Matters (SCC)	-	-	-	43,500
GM Green Social Prescribing Fund	-	24,506	24,506	-
NHS England - Peer Support	47,138	-	47,138	-
BUPA Foundation	-	2,681	2,681	-
Salford City Council	-	-	-	4,000
Woolfson Foundation	-	67,000	67,000	-
SCC Creative Wellbeing	-	5,000	5,000	-
Screwfix Foundation	-	5,000	5,000	-
Margaret's Fund	-	-	-	250
Other Income	-	-	-	21,383
	<u>47,138</u>	<u>285,790</u>	<u>332,928</u>	<u>265,901</u>
Total Income from charitable activities	<u>1,190,075</u>	<u>317,700</u>	<u>1,507,775</u>	<u>1,361,979</u>

Notes to the accounts for the year ended 31st March 2025

4. Income from charitable activities continued

Previous reporting period

	Unrestricted Year Ended 31 March 2024 £	Restricted Year Ended 31 March 2024 £	Total Funds Year Ended 31 March 2024 £
Living Well			
GM ICB	453,912	-	453,912
GM ICB - Listening Lounge	150,666	-	150,666
GM ICB - Additional Projects	-	6,078	6,078
	<u>604,578</u>	<u>6,078</u>	<u>610,656</u>
Reach Out			
GM ICB	29,556	-	29,556
	<u>29,556</u>	<u>-</u>	<u>29,556</u>
Inspiring Minds			
GM ICB	413,489	-	413,489
GM ICB - WINGS	26,208	-	26,208
Salford CVS	500	-	500
Other Income	15,669	-	15,669
	<u>455,866</u>	<u>-</u>	<u>455,866</u>
Innovation Projects			
Salford CVS Impact Fund - Arts on Prescription	-	20,000	20,000
The Third Sector Consortium - Wellbeing Matters	-	178,768	178,768
The Third Sector Consortium - Wellbeing Matters (SCC)	-	43,500	43,500
Salford City Council	-	4,000	4,000
Margaret's Fund	-	250	250
Other Income	21,383	-	21,383
	<u>21,383</u>	<u>244,518</u>	<u>265,901</u>
Total Income from charitable activities	<u>1,111,383</u>	<u>250,596</u>	<u>1,361,979</u>

Notes to the accounts for the year ended 31st March 2025

5. Income from other trading activities

	Unrestricted Year Ended 31 March 2025	Restricted Year Ended 31 March 2025	Total Funds Year Ended 31 March 2025	Total Funds Year Ended 31 March 2024
	£	£	£	£
Room hire	14,524	-	14,524	8,071
Disposal of Equipment	300	-	300	-
Other Income	9,726	-	9,726	3,578
	<u>24,550</u>	<u>-</u>	<u>24,550</u>	<u>11,649</u>

Previous reporting period

	Unrestricted Year Ended 31 March 2024	Restricted Year Ended 31 March 2024	Total Funds Year Ended 31 March 2024	Total Funds Year Ended 31 March 2024
	£	£	£	£
Room hire	8,071	-	8,071	-
Other Income	3,578	-	3,578	-
	<u>11,649</u>	<u>-</u>	<u>11,649</u>	<u>-</u>

6. Investment Income

	Unrestricted Year Ended 31 March 2025	Restricted Year Ended 31 March 2025	Total Funds Year Ended 31 March 2025	Total Funds Year Ended 31 March 2024
	£	£	£	£
Bank Interest	12,144	-	12,144	12,090
	<u>12,144</u>	<u>-</u>	<u>12,144</u>	<u>12,090</u>

Previous reporting period

	Unrestricted Year Ended 31 March 2024	Restricted Year Ended 31 March 2024	Total Funds Year Ended 31 March 2024	Total Funds Year Ended 31 March 2024
	£	£	£	£
Bank Interest	12,090	-	12,090	-
	<u>12,090</u>	<u>-</u>	<u>12,090</u>	<u>-</u>

Notes to the accounts for the year ended 31st March 2025

7. Expenditure

	Health & Wellbeing Activities £	Year Ended 31 March 2025 £	Year Ended 31 March 2024 £
Expenditure on charitable activities:			
Art Materials & Equipment	12,005	12,005	10,964
Delivery Costs	75,656	75,656	16,634
Bad Debts	230	230	-
Recruitment	995	995	1,095
Advertising and marketing	240	240	72
Employment Costs	1,157,968	1,157,986	1,127,765
DBS Costs	1,381	1,381	1,340
Service Charges	5,941	5,941	4,498
Training	4,271	4,271	10,371
Housekeeping	5,547	5,547	22,173
Security	816	816	753
Vending Expense	194	194	1,064
Mortgage Interest	760	760	8,447
Bank & Interest Charges	1,042	1,042	889
Staff Travel & Functions	8,892	8,892	12,167
Volunteer Expenses	3,079	3,079	1,702
Rates and Water	7,962	7,962	7,838
Heat and Light	31,818	31,818	12,639
Subscriptions	164	164	158
IT Maintenance	9,114	9,114	7,767
Cleaning & Waste Disposal	1,370	1,370	1,088
Telephone	5,712	5,712	5,283
Repairs and Maintenance	77,461	77,461	51,115
Insurance	17,674	17,674	16,322
Governance Costs	17,255	17,255	17,647
Post, Printing & Stationery	14,239	14,239	18,259
Depreciation	6,680	6,680	6,680
General Contingency & Miscellaneous	8,640	8,640	4,031
	<u>1,477,124</u>	<u>1,477,124</u>	<u>1,368,761</u>
Restricted Funds		312,827	289,283
Unrestricted Funds		<u>1,164,297</u>	<u>1,079,478</u>
		<u>1,477,124</u>	<u>1,368,761</u>

Notes to the accounts for the year ended 31st March 2025

8. Analysis of expenditure on charitable activities

	Inspiring Minds	Living Well	Reach Out	Innovation Projects	Year Ended 31 March 2025	Year Ended 31 March 2024
	£	£		£	£	£
Staff Costs	275,345	464,632	30,020	200,045	969,942	987,149
Project Administration	283	1,002	74	135	1,494	4,585
Project Costs	15,449	8,647	10,797	101,796	136,689	52,226
Support Costs (see note 9)	192,509	142,182	7,367	9,686	351,744	307,154
Governance Costs (see note 9)	6,842	9,285	444	684	17,255	17,647
	<u>490,428</u>	<u>625,648</u>	<u>48,702</u>	<u>312,346</u>	<u>1,477,124</u>	<u>1,388,761</u>

Previous reporting period

	Inspiring Minds	Living Well	Reach Out	Innovation Projects	Year Ended 31 March 2024
	£		£	£	£
Staff Costs	296,115	429,587	29,275	232,172	987,149
Administration	84	4,167	-	334	4,585
Project Costs	11,140	8,272	7,442	25,372	52,226
Governance Costs (see note 9)	7,335	9,728	476	108	17,647
Support Costs (see note 9)	<u>176,890</u>	<u>121,487</u>	<u>6,481</u>	<u>2,286</u>	<u>307,154</u>
	<u>491,564</u>	<u>573,241</u>	<u>43,674</u>	<u>260,282</u>	<u>1,388,761</u>

9. Allocation of governance and support costs

The breakdown of support costs and how these were allocated between governance and other support costs is shown below:

	General Support	Governance	Total 2025	Basis of apportionment
Depreciation	6,680	-	6,680	percentage of income
Employment Costs	188,044	-	188,044	percentage of income
Building Costs	100,795	-	100,795	percentage of building usage
Office Costs	56,225	-	56,225	percentage of income
Audit & Accountancy Fees	-	9,980	9,980	all costs are governance costs
Legal & Professional Fees	-	7,275	7,275	all costs are governance costs
	<u>351,744</u>	<u>17,255</u>	<u>368,999</u>	

Previous reporting period

	General Support	Governance	Total 2024	Basis of apportionment
Depreciation	6,680	-	6,680	percentage of income
Employment Costs	140,616	-	140,616	percentage of income
Building Costs	105,998	-	105,998	percentage of building usage
Office Costs	53,860	-	53,860	percentage of income
Audit & Accountancy Fees	-	10,640	10,640	all costs are governance costs
Legal & Professional Fees	-	7,007	7,007	all costs are governance costs
	<u>307,154</u>	<u>17,647</u>	<u>324,801</u>	

Notes to the accounts for the year ended 31st March 2025

10. Analysis of staff costs

	Year Ended 31 March 2025	Year Ended 31 March 2024
	£	£
Wages and Salaries	986,074	970,359
Childcare Vouchers + Admin Fees	3,009	3,108
Employee Gift Cards	2,100	2,050
Social Security Costs	78,597	76,432
Pension Costs	78,206	75,816
	<u>1,157,986</u>	<u>1,127,765</u>
Charitable activities	969,942	987,149
Support costs	<u>188,044</u>	<u>140,616</u>
	<u>1,157,986</u>	<u>1,127,765</u>

The average number of employees during the year was 43 (previous year: 42).

The analysis of staff by category was:

Project Support	8
Project Implementation	23
Project Development	2
Project Management	3
Management	1
Leadership	3
	<u>40</u>

The average full time equivalent number of staff employed during the period was 31.8 (previous year: 31.4).

The charity considers its key management personnel comprises the trustees and senior management team. The total employment benefits, including employer pension contributions of the key management personnel were £233,832 (previous year: £227,130). No employee has benefits in excess of £60,000 (previous year: none).

11. Net income/(expenditure) for the year

This is stated after charging/(crediting):

	Year Ended 31 March 2025	Year Ended 31 March 2024
	£	£
Depreciation	6,680	6,680
Interest Payable	780	8,447
Operating Lease Rentals:		
Vending Machine	-	309
Photocopiers	960	1,954
Audit Fees	8,280	8,280
Independent Examination Fees	<u>1,700</u>	<u>2,360</u>

12. Tangible Fixed Assets

	Freehold Building	Office Equipment	Computer Equipment	Total
	£	£	£	£
Cost				
At 31 March 2024 and 31 March 2025	<u>333,980</u>	<u>20,375</u>	<u>14,400</u>	<u>368,755</u>
Depreciation				
At 1st April 2024	93,515	20,375	14,400	128,290
Charge for Year	6,680	-	-	6,680
At 31 March 2024 and 31 March 2025	<u>100,195</u>	<u>20,375</u>	<u>14,400</u>	<u>134,970</u>
NET BOOK VALUE				
At 31 March 2025	<u>233,785</u>	<u>-</u>	<u>-</u>	<u>233,785</u>
At 31 March 2024	<u>240,465</u>	<u>-</u>	<u>-</u>	<u>240,465</u>

There is a legal charge against the Freehold Building. This may only be sold for charitable purposes and not for property development or to a business.

Notes to the accounts for the year ended 31st March 2025

13. Analysis of debtors

	2025	2024
	£	£
Other debtors	53,035	19,924
Prepayments	10,045	8,823
	<u>63,080</u>	<u>28,747</u>

Debtors and prepayments related to restricted funds £10,895 (2024: £6,949) and unrestricted funds £52,185 (2024: £21,798).

14. Creditors: amounts falling due within one year

	2025	2024
	£	£
Bank loan	-	100,109
Creditors	109,095	31,509
Other creditors and accruals	27,442	17,835
Deferred income	13,283	19,975
Pensions liabilities	7,719	8,722
Taxation and social security costs	40,658	18,960
	<u>198,177</u>	<u>196,910</u>

15. Deferred income

Deferred income comprises grants and fees received in advance.

Balance as at 1 April 2024

19,975

Amount released to income earned from charitable activities

(19,975)

Amount deferred in year

13,263

Balance at 31 March 2025

13,263

16. Analysis of charitable funds

Analysis of movements in unrestricted funds

	Balance at 1 April 2024	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£
General Fund	582,334	1,258,462	(1,164,297)	13,000	689,499
Designated Funds	114,000	-	-	(13,000)	101,000
	<u>696,334</u>	<u>1,258,462</u>	<u>(1,164,297)</u>	<u>-</u>	<u>790,499</u>

Previous reporting period

	Balance at 1 April 2023	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2024
	£	£	£	£	£
General Fund	538,094	1,158,361	(1,079,478)	(34,643)	582,334
Designated Funds	99,000	-	-	15,000	114,000
	<u>637,094</u>	<u>1,158,361</u>	<u>(1,079,478)</u>	<u>(19,643)</u>	<u>696,334</u>

Name of unrestricted fund:

General Fund

Designated Funds

Description, nature and purpose of the fund

Funds with no restrictions

For redundancy costs

Notes to the accounts for the year ended 31st March 2025

16. Analysis of charitable funds

Analysis of movements in restricted funds

	Balance at 1 April 2024 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2025 £
Living Well					
GM ICB - Additional Projects	6,078	-	(1,800)	-	4,278
	<u>6,078</u>	<u>-</u>	<u>(1,800)</u>	<u>-</u>	<u>4,278</u>
Reach Out					
Salford City Council	4,126	-	-	-	4,126
Salford CVS - Answer Cancer	-	1,935	(1,935)	-	-
New Maker Yards	-	10,000	(4,999)	-	5,001
National Lottery Community Fund	-	19,975	(9,795)	-	10,180
	<u>4,126</u>	<u>31,910</u>	<u>(16,729)</u>	<u>-</u>	<u>19,307</u>
Innovation Projects					
Salford CVS Impact Fund - Arts on Prescription	8,942	-	(8,942)	-	-
Salford CVS - Wellbeing Matters	-	181,603	(181,603)	-	-
The Third Sector Consortium - Wellbeing Matters (SCC)	8,849	-	(8,849)	-	-
GM Green Social Prescribing Fund	-	24,506	(17,377)	-	7,129
BUPA Foundation	-	2,681	(971)	-	1,710
Woolfson Foundation	-	67,000	(67,000)	-	-
SCC Creative Wellbeing	-	5,000	(4,731)	-	269
Screwfix Foundation	-	5,000	(4,826)	-	175
	<u>17,791</u>	<u>285,790</u>	<u>(294,298)</u>	<u>-</u>	<u>9,283</u>
Total	<u>27,995</u>	<u>317,700</u>	<u>(312,827)</u>	<u>-</u>	<u>32,868</u>
Previous reporting period					
	Balance at 1 April 2023 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2024 £
Living Well					
GM ICB - Additional Projects	-	6,078	-	-	6,078
	<u>-</u>	<u>6,078</u>	<u>-</u>	<u>-</u>	<u>6,078</u>
Reach Out					
National Lottery Community Fund	5,891	-	(5,891)	-	-
The Charity Service	3,000	-	(3,000)	-	-
Salford City Council	4,126	-	-	-	4,126
	<u>13,017</u>	<u>-</u>	<u>(8,891)</u>	<u>-</u>	<u>4,126</u>
Innovation Projects					
Salford CVS - Defibrillator Fund	832	-	(832)	-	-
Salford CVS Impact Fund - Arts on Prescription	-	20,000	(11,058)	-	8,942
GM ICB	21,452	-	(21,452)	-	-
Salford City Council	-	4,000	(5,000)	1,000	-
Margaret's Fund	-	250	(250)	-	-
The Third Sector Consortium - Wellbeing Matters	-	176,768	(195,411)	18,643	-
The Third Sector Consortium - Wellbeing Matters (SCC)	11,738	43,500	(46,389)	-	8,849
	<u>34,022</u>	<u>244,518</u>	<u>(280,392)</u>	<u>19,643</u>	<u>17,791</u>
Total	<u>47,039</u>	<u>250,596</u>	<u>(289,283)</u>	<u>19,643</u>	<u>27,995</u>

Notes to the accounts for the year ended 31st March 2025

16. Analysis of charitable funds

Name of restricted fund:	Description, nature and purpose of the fund
Living Well GM ICB - Additional Projects	for Listening Lounge Promotional Communications and Mental Health Streaming area at Salford A&E.
Reach Out Salford City Council Salford CVS - Answer Cancer New Maker Yards The Charity Service	towards costs of creating a living garden memorial of lives lost to suicide. to raise awareness of bowel cancer screening. for peer support creative arts sessions for suicide attempt survivors. for drum circle facilitator and room hire for the "Drumming Up" project continuation. for the Drumming Up project.
National Lottery Community Fund Innovation Projects Salford CVS - Defibrillator Fund Salford CVS Impact Fund - Arts on Prescription GM ICB Salford City Council	to install a community defibrillator outside Brunswick House. to tackle health inequalities for children and young people . for the pilot VCSE crisis alternative provision in Salford. for "Start Moving More" - to develop an area of the garden, creating a number of new raised beds to extend the reach of our horticulture sessions to those with limited mobility. to purchase a bed for a service user who has cancer. Margaret's Fund is a charity which gives grants to women in ill health and in financial need. helps local residents improve their health and independence by connecting them with local community support instead of clinical services. for a pilot programme that uses the social prescribing approach with students within Salford City Colleges to support them to manage a range of emotional/mental health and social needs. supports people's health and wellbeing by connecting them to nature-based activities instead of traditional clinical carer. to teach participants about how people can live more sustainably as well as benefiting people's physical and mental health. for windows to deliver online courses, using creative arts to help people with their mental wellbeing. for installation of disabled access toilet and new flooring and lighting.
Margaret's Fund	
Salford CVS - Wellbeing Matters	
The Third Sector Consortium - Wellbeing Matters (SCC)	
GM Green Social Prescribing Fund	
BUPA Foundation	
Woolfson Foundation SCC Creative Wellbeing	
Screwfix Foundation	

17. Analysis of net assets between funds

	Unrestricted funds	Designated funds	Restricted funds	Total 2025
	£	£	£	£
Tangible fixed assets	233,785	-	-	233,785
Cash at bank and in hand	570,924	101,000	52,755	724,679
Other net current assets/(liabilities)	(115,210)	-	(19,887)	(135,097)
Total	689,499	101,000	32,868	823,367

	Unrestricted funds	Designated funds	Restricted funds	Total 2024
	£	£	£	£
Tangible fixed assets	240,485	-	-	240,485
Cash at bank and in hand	490,145	114,000	47,882	652,027
Other net current assets/(liabilities)	(148,278)	-	(19,887)	(168,163)
Total	582,334	114,000	27,995	724,329

Designated funds of £101,000 (2024 - £114,000) are set aside to cover for any redundancy costs in the event of unfavourable or unexpected circumstances, such as a sudden loss of funding.

Notes to the accounts for the year ended 31st March 2025

18. Financial instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised on a transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at an amortised cost using the effective interest method.

Financial instruments measured at amortised cost comprise the loan financing provided by Unity Trust bank to the charity.

	2025	2024
	£	£
Loan payable falling due within one year	-	100,109
	-	100,109

The loan financing was a mortgage, with an interest rate of 4% above base rate, to purchase Brunswick House, 62 Broad Street, Salford, M6 5BY and the loan is secured on the property. The loan was repaid on a capital and interest basis, by regular monthly payments, over a repayment profile of 25 years.

The trustees repaid the mortgage in full in May 2024.

19. Government grants

The government grants recognised in the accounts were as follows:

	Balance at 31 March 2025	Balance at 31 March 2024
	£	£
GM ICB (formerly Salford CCG)	1,125,761	1,078,809
	1,125,761	1,078,809

There were no unfulfilled conditions and contingencies attached to the grants.

20. Corporation Tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

21. Operating Lease Commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows:

	2025	2024
	£	£
Less than one year	900	900
One to five years	-	900
	900	1,800

