



Utulivu Women's Group

UTULIVU WOMENS GROUP

Trustees' Annual Report and Financial Statements

For the Year Ended 31 May 2025

Charity Registration Number: 1118448

Utulivu women continues to deliver on its mission & vision of empowering women & girls, young people, the seniors and with the support of women by amplifying their voice to take control of their health & wellbeing. This is through events and activities that promote healthy family relationships, career progression, address harmful practices, improve their health literacy. This has led to the achievement of below among others.

- Our weekly physical and virtual community has continued to grow engaging with 200 people on average 70% of them reporting feeling socially well connected, 20% finding purpose in their life, and 80% feeling well informed in terms of their health and wellbeing for having improved their health literacy among others.
- Celebrated 20 years of positive impact in our communities. This strengthened our work as we reflected on the work over the years with great shared

experience of how lives have been changed ranging from career growth, business start-ups and growth, healthy family relationships sustained etc.

- Partnerships developed and fostered with organisations and groups that positively contribute to our vision and mission. This includes building a pool of community health champions which has further strengthened our work in meeting the needs of the people we support.
- Continues to champion and celebrate the Grassroot Communities Network through awards giving during the Black History month. 28 communities were nominated last year with 18 getting the awards and 10 getting the certificate of appreciation.

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Name: Utulivu Women Group
Charity Registration Number: 1118448
Registered Address: 555 Northumberland Avenue, Reading RG2 8NX
Operating Address: 334 Oxford Road, Reading, RG30 1AF

Trustees:

J. Kihika
L. Mshila
A. Mukwamatapa
R. Mwanje
L. Obure (Chair)
E. Onduso

Independent Examiner:

Johnson M Kirkland
Hyson Green Youth Club
Terrace Street, Nottingham
NG7 6ER

Bankers:

Barclays
90-93 Broad Street
Reading, RG1 2AP

2. TRUSTEES' ANNUAL REPORT

2.1 Structure, Governance, and Management

Utulivu Women Group is a registered charity governed by its constitution. The Trustees are responsible for the strategic direction, governance, and financial oversight of the charity. New trustees are appointed based on their skills and commitment to the mission of empowering BAMER communities.

2.2 Objectives and Activities for the Public Benefit

The Trustees have referred to the Charity Commission's general guidance on public benefit when planning activities.

Mission: To empower women, girls, and seniors by providing health and social support.

Activities: Weekly physical and virtual engagement sessions, health advocacy, and programs promoting healthy family relationships.

2.3 Achievements and Performance

Engagement: Supported an average of 200 people weekly, with 80% reporting improved health literacy.

20th Anniversary: Celebrated 20 years of impact, reflecting on career growth and business start-ups within the community.

2.4 Financial Review and Reserves Policy

Total income for the year was £176,581. The charity maintained a net surplus of £13,725.36.

- Total Reserves: £26,935.85.
- Unrestricted Reserves: £13,607.69.
- Restricted Reserves: £13,328.16.

3 INDEPENDENT EXAMINER' S REPORT

I report on the accounts of the charity for the year ended 31 May 2025 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 ('the Act'). The trustees consider that an audit is not required for this year under section 144(2) of the Act (the charity's gross income did not exceed £1 million) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act
- follow the procedures laid down in the general directions given by the Charity Commission under section 145(5) (b) of the Act
- state whether particular matters have come to my attention

Basis of independent examiner's report

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

Independent examiner's statement

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

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

Signed



Johnson M Kirkland
Hyson Green Youth Club,
12 Terrace Street, Nottingham
NG7 6ER

Date: 26th February 2026

UTULIVU WOMENS GROUP
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MAY 2025

	Notes	Unrestricted funds £	Restricted income funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:					
Donations and legacies	2	6,770.00	169,811.00	176,581.00	142,329.00
Charitable activities	3	0	0	0	3,657.34
Total		6,770.00	169,811.00	176,581.00	145,986.34
Expenditure on:					
Charitable activities	4	16,122.00	146,733.64	162,855.64	170,783.70
Other	6	0	0	0	359.3
Total		16,122.00	146,733.64	162,855.64	171,143.00
Net income/(expenditure)		- 9,352.00	23,077.36	13,725.36	- 25,156.66
Net movement in funds		- 9,352.00	23,077.36	13,725.36	- 25,156.66
Reconciliation of funds:					
Total funds brought forward		22,959.69	-9,749.20	13,210.49	38,367.15
Total funds carried forward		13,607.69	13,328.16	26,935.85	13,210.49

UTULIVU WOMENS GROUP

BALANCE SHEET

As at 31 May 2025

	Notes	Unrestricted funds £	Restricted income funds £	Total Funds 2025 £	Total Funds 2024 £
Fixed assets					
Tangible assets	7	0	245	245	256.66
Total fixed assets		0	245	245	256.66
Current assets					
Debtors	8	0	78	78	78

Cash at bank and in hand	9	13,607.69	13,562.07	27,169.76	13,444.40
Total current assets		13,607.69	13,640.07	27,247.76	13,522.40
Creditors: amounts falling due within one year	10	0	556.91	556.91	568.57
Net current assets/(liabilities)		13,607.69	13,083.16	26,690.85	12,953.83
Total assets less current liabilities		13,607.69	13,328.16	26,935.85	13,210.49
Funds of the Charity					
Unrestricted funds	11	13,607.69		13,607.69	22,959.69
Restricted income funds	11		13,328.16	13,328.16	-9,749.20
Total funds		13,607.69	13,328.16	26,935.85	13,210.49

The financial statements were approved by the Board of Trustees on 25th February 2026 and signed of its behalf by

Signed:



Lorna Obure

Treasurer

6 NOTES TO THE ACCOUNTS

1: Accounting Policies

Basis of Preparation: The accounts have been prepared under the historical cost convention, in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the

Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" and the Charities Act 2011. The charity constitutes a public benefit entity.

Income Recognition: Income is recognised when the charity is entitled to the income, receipt is probable, and the amount can be measured reliably. Grants and donations are credited to the Statement of Financial Activities when received or receivable, unless they relate to a specific future period, in which case they are deferred.

Expenditure Recognition: Expenditure is recognised on an accrual's basis. Charitable activities expenditure includes direct costs and an allocation of support costs.

Fund Accounting:

- Unrestricted funds are available for use at the discretion of the Trustees for the general purposes of the charity
- Restricted funds are subject to specific conditions imposed by donors or grant-making bodies

Tangible Fixed Assets: Assets costing £250 or more are capitalised and depreciated over their useful economic lives. Depreciation is provided at rates calculated to write off the cost less estimated residual value over the expected useful life, using the straight-line method at 25% per annum.

Note 2: Income from Donations and Legacies

	Unrestricted (£)	Restricted (£)	Total 2025 (£)	Total 2024 (£)
General grants from Government/other charities	6,770.00	169,811.00	176,581.00	142,329.00
Total	6,770.00	169,811.00	176,581.00	142,329.00

Note 3: Income from Charitable Activities

No income was received from charitable activities during the year (2024: £3,657.34)

4 Expenditure on Charitable Activities

	2025 £	2024 £
Staff costs (salaries, wages, pensions)	110,000.00	112,583.54
Subcontractors & Freelancers	25,000.00	25,542.46
Accountancy & Professional Charges	5,200.00	5,181.00
Awareness raising & Engagements	16,122.00	16,763.00
Office expenses (including internet, phone)	2,500.00	2,076.00
Training Costs	2,000.00	4,210.00
Travel & Accommodation	1,500.00	3,787.00
Insurance	348	347.63
Other operational costs	185.64	293.07
Total	162,855.64	170,783.70

Summary by Category:

- Staffing & Freelancers: £135,000
- Community Engagement: £16,122
- Core Operational Costs: £11,733.64

Note 5: Staff Costs and Trustee Remuneration

Staff costs totalled £110,000 (2024: £112,584). The average number of employees during the year was 4 (2024: 4). No trustee received any remuneration or reimbursement of expenses during the year (2024: £nil).

Note 6: Other Expenditure

No other expenditure was incurred during the year (2024: £359.30).

Note 7: Tangible Fixed Assets

	Computer Equipment (£)
Cost or Valuation	
At 01 June 2024	268.33
Additions	0.00
Disposals	0.00
At 31 May 2025	268.33
Depreciation	
At 01 June 2024	11.67
Charge for the year	11.66
At 31 May 2025	23.33
Net Book Value	
At 31 May 2025	245.00
At 31 May 2024	256.66

Note 8: Debtors

	2025 (£)	2024 (£)
Prepayments and accrued income	78.00	78.00

Total	78.00	78.00
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Note 9: Cash at Bank and in Hand

	2025 (£)	2024 (£)
Cash at bank and on hand	27,169.76	13,444.40

Total	27,169.76	13,444.40	Note 10: Creditors: Amounts Falling Due Within One Year
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	2025 (£)	2024 (£)
Accruals and deferred income	431.00	1,582.00
Taxation and social security	125.91	125.94
Total	556.91	1,707.94

Note 11: Fund Movements

11.1 Movement in Funds – Current Year

Fund Name	Brought Forward (£)	Income (£)	Expenditure (£)	Transfers	Carried Forward (£)
Unrestricted Funds					
Unrestricted General Funds	22,959.69	6,770.00	(16,122.00)	0	13,607.69
Restricted Funds					
Main Grants Fund	(9,749.20)	124,164.00	(107,000.00)	0	7,414.80
Lloyds Bank Fund	0.00	25,000.00	(23,000.00)	0	2,000.00
Scottish Community Fund / CPAR UK *	0.00	35,100.00	(32,300.00)	0	2,800.00
Prism Charitable Fund	0.00	5,000.00	(4,500.00)	0	500.00
Community Fund	0.00	5,000.00	(4,200.00)	0	800.00
RBC Main Account Fund	0.00	4,500.00	(4,200.00)	0	300.00
Acre Fund	0.00	3,000.00	(2,800.00)	0	200.00
Total Restricted Funds	(9,749.20)	169,811.00	(146,733.64)	0	13,328.16

Total Funds	13,210.49	176,581.00	(162,855.64)	0	26,935.85
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As noted in our records, the Scottish Community Fund and CPAR UK are treated as a single funding stream for project delivery.

ACRE Fund income of £3,000 was received in two credits (£2,500 on 25/09/24 and £500 on 17/10/25) as confirmed in bank records.

11.2 Analysis of Net Assets Between Funds

	Unrestricted (£)	Restricted (£)	Total (£)
Tangible fixed assets	0.00	245.00	245.00
Current assets	13,607.69	13,640.07	27,247.76
Creditors	0.00	(556.91)	(556.91)
Total	13,607.69	13,328.16	26,935.85

Note 11.3: Restricted Fund Movements

Fund Name	Donor/Purpose	Brought Forward £	Income £	Expenditure £	C/F £
Main Grants Fund	Various core grants	-9,749.20	124,164.00	-107,000.00	7,414.80
Lloyds Bank Fund	Lloyds Bank Foundation	0	25,000.00	-23,000.00	2,000.00
Scottish Community Fund	Scottish Community Foundation	0	23,400.00	-21,500.00	1,900.00
Cpar Fund	CPAR UK	0	11,700.00	-10,800.00	900
Prism Charitable Fund	Prism Charitable Trust	0	5,000.00	-4,500.00	500
Community Fund	Community Foundation	0	5,000.00	-4,200.00	800
RBC Main Account Fund	RBC Foundation	0	4,500.00	-4,200.00	300
Acre Fund	Acre Charity	0	3,000.00	-2,800.00	200

ACRE Fund income of £3,000 was received in two instalments: £2,500 on 25/09/24 and £500 on 17/10/24.

7 TRUSTEE DECLARATION

The Trustees declare that they have approved the report and accounts set out for the year ended 31 May 2025.

Approved by the Trustees on 25th February 2026

Signed:



Lorna Obure

Treasurer