PENDLE WOMENS FORUM

England & Wales · Charity number 1125504

Details

Status	Registered
Legal form	Other
Registered	2008-08-13
Register	View on the Charity Commission register

Contact

Address	Pendle Womens Forum 19-21 Market Square Nelson BB9 7LP
Phone	01282699999
Email	support@pendlewomensforum.org

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF WOMEN AND YOUNG PERSONS IN PARTICULAR BUT NOT EXCLUSIVELY WOMEN AND YOUNG PERSONS OF THE ETHNIC MINORITY COMMUNITY IN PENDLE, LANCASHIRE IN PARTICULAR.1) THE ADVANCEMENT OF EDUCATION AND TRAINING.2) THE PRESERVATION AND PROTECTION OF GOOD HEALTH.3) THE PROMOTION OF EQUALITY OF OPPORTUNITY AND GOOD RELATIONS BETWEEN PERSONS OF DIFFERENT RACIAL GROUPS, AND4) THE PROVISION OF FACILITIES FOR CULTURE, SOCIAL AND RECREATIONAL ACTIVITIES IN THE INTEREST OF SOCIAL WELFARE WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE.

Activities: Pendle Women's Forum (PWF) works for the benefit of women and young people from the disadvantaged communities in Pendle. Our main aim is to improve life chances, through the advancement of education and training, preservation and protection of good health, promotion of equality and social inclusion, and the provision of facilities for cultural, social and recreational activities.

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Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** LOCAL
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£207,381	£109,007	-	-
2024-03-31	£142,781	£104,476	-	-
2023-03-31	£78,215	£111,015	-	-
2022-03-31	£131,240	£91,262	-	-
2021-03-31	£94,796	£84,714	-	-

Trustees

Name	Role	Appointed
Dr RAISA MALIK	Chair	
Kathlene Shore		2015-02-13
SHEILA WICKS		
SULTANA SHAFI		
Sameera Khawar		2015-04-14
Shazia Koser		2016-02-16

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PENDLE WOMENS FORUM

England & Wales - Charity number 1125504

Accounts

PENDLE WOMENS FORUM ANNUAL REPORT

2024—2025

CHARITY NO: 1125504

MISSION STATEMENT

Pendle Womens Forum aims to provide confidential advice and information to women from all communities, who either live or work in Pendle. The Forum aims to empower women from socially disadvantaged backgrounds to build their capacity in order for them to become confident individuals. To improve the advancement of education and training and the preservation and protection of good health. Pendle Women's Forum seeks to build a community where mothers and children create a better future for themselves by working and living together.

PWF BACKGROUND, OBJECTIVES AND SERVICES PROVIDED

Pendle Womens Forum (PWF) was founded in 1998 by a group of dedicated and concerned individuals who came together in a bid to set up an organisation to tackle the increasing problems faced by women in our community. This included social exclusion, women's rights, social deprivation, high rates of unemployment, education, training and a lack of opportunity.

Pendle Womens Forum functions have increasingly developed as the circumstances of the community have changed. The organisation is now heavily involved in the social, economic and cultural regeneration of the area. Dr. Raisa I. Malik, Chairperson of PWF, was one of the founder members and she has continued to play a pivotal role in the success and development of the charity over the last 27 years.

Pendle Womens Forum achieved a registered charity status with the Charity Commission in August 2008.

0BJECTIVES

The main objectives of PWF are:

- To promote any charitable purpose for the benefit of women and young girls, particularly but not exclusively, from the ethnic minority communities in Pendle.
- The advancement of education and training.
- The preservation and protection of good health and wellbeing.

- The promotion of equality of opportunity and good relations between persons of different racial groups and religions.
- The provision of facilities for culture, social and recreational activities in the interest of social welfare, with the object of improving the conditions of life.

SERVICES PROVIDED

Over the years, the organisation has developed its services to cater for the wide range of issues affecting the women in the local community. The services include:

- Information, Advice and Guidance
- Advocacy
- Training for employability
- Digital inclusion
- Education
- Outreach work
- Practical support
- Social inclusion
- Creating volunteering opportunities
- Mental health and wellbeing support
- Empowerment
- Financial advice including budgeting, debt management and support

EXECUTIVE MEMBERS

Dr Raisa Ikram Malik —Chairperson

Mrs Sheila Wicks —Treasurer

Mrs Shazia Koser —Secretary

Mrs Kathleen Shore

Mrs Sultana Shafi

Mrs Nazema Saghir

Mrs Bibi -ul-Haq

Chairperson Report

I am proud to present this annual report, reflecting the work and impact of Pendle Women's Forum from April 2024 to March 2025. Despite the ongoing challenges facing the voluntary sector, particularly in securing funding, we are deeply grateful to our funders for their continued support. Thanks to their belief in our mission, we have successfully delivered a range of impactful projects that have made a meaningful difference in the lives of the women and communities we serve. Over the past year, we have supported and empowered more than 200 women, helping them build confidence, develop new skills, and take steps toward greater independence and wellbeing.

Women Learn Together Project Funded by the UK Government's Multiply programme, WEA, and Lancashire County Council (May 2024 – February 2025), this initiative has empowered women through free basic maths classes. By building numeracy skills and confidence, participants have gained greater control over household finances, budgeting, and financial resilience. Following a successful first year, we were delighted to receive an extension to continue this vital work.

Move Forward Project Supported by Selnet Ltd (April 2024 – March 2025), this project has focused on helping residents who are furthest from the labour market. Through tailored support, we've worked to address personal barriers to employment and economic activity, enabling participants to take steps toward greater independence and opportunity.

Firm Foundations Project Funded by The National Lottery Community Fund – Reaching Communities (from September 2024), this four-year initiative supports unemployed women facing complex challenges. Through a diverse programme of activities, we are helping participants move closer to education, training, employment, and volunteering, fostering long-term personal and professional growth.

Healthy Horizons Project Backed by BPRCVS through the Social Prescribing Small Groups Fund (November 2024 – March 2025), this wellness programme has promoted healthier lifestyles through activities such as health walks, mindfulness sessions, and creative arts workshops. The project has supported participants in improving their physical and mental wellbeing in a safe and nurturing environment.

Lloyds Bank Foundation – Racial Equity Programme We are honoured to have received funding through this programme, which has enabled us to expand Pendle Women's Forum services and strengthen our organisational capacity. With their support, we have also developed a robust three-year strategic plan to guide our future work and sustainability.

Women Together: Rise and Thrive Project Funded by the Women's Urgent Support Fund (Smallwood Trust, Rosa, and TNLCF) from February 2025, this three-year project takes a holistic approach to addressing the barriers women in poverty face, particularly in the context of the cost-of-living crisis. Through wraparound support and self-development activities, we aim to alleviate poverty, improve financial resilience, and empower women to build confidence, skills, and independence.

Ongoing Partnerships We continue to work closely with Lancashire Adult Learning to deliver ESOL and family health and wellbeing classes. Our shared goal is to inform, educate, and train women—enhancing their self-confidence, employability, and ability to contribute meaningfully to their communities.

Acknowledgements I would like to extend my heartfelt thanks to our executive committee, especially our treasurer and secretary, for their dedication and service. My deepest gratitude goes to our staff and manager, whose hard work and commitment are reflected in the success of our projects, the positive impact on service users, and the encouraging feedback from our funders.

Together, we remain committed to building a stronger, more inclusive community where every woman has the opportunity to thrive.

Raisa Malik

Treasurer Report

Once again, we have had a successful year in attracting various funds both small and large and covering a variety of projects, thanks to the hard work of our management and staff. Our bank balance shows a marked increase on the previous years figure. A considerable sum has been spent on refurbishment of 19 Market Square over the past couple of years and the space in No 19 has proved to be a useful asset for meetings, and small groups.

Our accounts have been professionally prepared by Adamson Accountants and show that we are in a good position as we progress to the next year end. Some items have increased for example wages and IT, whereas there have been reductions in items such as maintenance, repairs and cleaning. There was a slight increase in unrestricted funds over and above the 2024-year end.

Overall, I am happy with the accounts for the financial year ending 2025.

Sheila Wicks

Secretary Report

It is with great pleasure that I present this year's Secretary's Report, reflecting another successful and impactful year for Pendle Women's Forum.

Thanks to the receipt of long-term funding, our organisation has been able to deliver a broad range of services that continue to benefit the local community. This financial support has been instrumental in sustaining and expanding our work, allowing us to reach more individuals and respond effectively to emerging needs.

One of our key initiatives, the Warm Hub, has been particularly well-utilised. It has proven to be a valuable space for women to connect, share experiences, and build strong peer support networks. The sense of community fostered through this initiative has had a meaningful impact on participants' wellbeing.

In our ongoing commitment to safety, we have installed CCTV cameras at our premises. This addition has significantly enhanced the security of our facilities, providing reassurance to both staff and service users.

We are also proud to report an increase in the number of partner organisations we collaborate with. These partnerships have enabled us to offer more comprehensive support to our service users, ensuring they receive the right help at the right time. By sharing resources and expertise, we have strengthened our collective impact within the community.

On behalf of Pendle Women's Forum, I would like to extend heartfelt thanks to all our funders. Your generous support has made it possible to deliver life-changing and beneficial projects that continue to empower and uplift women in our area.

The following pages outline the key activities and achievements of the year. We look forward to building on this success in the year ahead.

Shazia Koser

Project Delivery

Move Forward Project (April 2024 – March 2025) - (Selnet Ltd)

The Move Forward project at Pendle Womens Forum aimed to improve work readiness and employability of women who were over 25 years old living in the Pendle Borough Council area. It supported participants by taking a holistic approach to overcome their individual barriers to employability and in doing so worked towards providing employment support for economically inactive people. This required intensive and wrap-around one-to-one support to move women closer towards mainstream provision and employment, supplemented by additional and/or specialist life and basic skills support where there are local provision gaps. Support included providing courses including basic skills (digital, English, maths (via Multiply) and ESOL), life skills, career skills, enrichment and volunteering activities.

This project ran really well and it was a need that was identified by our service users.

Women Learn Together (May 2024 – February 2025) – (Multiply, WEA, LCC UK Government skills for life)

Many of the women we support suffer from multiple barriers including poverty, social/racial inequity, gender discrimination, lack of financial resilience. We set out to deliver another year of the Multiply project that would allow women to be able to access free basic numeracy skills and build confidence to empower themselves to take control of their everyday finances and make informed decisions like managing their household budgets.

We delivered this course through 12-weeks of tutored classroom learning and practical sessions. As well as basic maths classes, we also provided help in understanding and managing finances, budgeting and debt. Each individual had a tailored learning plan and targets. This helped us monitor progress of each individual.

Learning was made fun, and women acquired numeracy skills through activities that they would encounter in their everyday lives, such a cooking, shopping etc… Women were able to understand read and write numbers, they were able to solve basic maths problems, covering topics such as addition, multiplication, and division, measuring length, width, and height, measuring weight using the scales, using a calculator, reading and telling the time in English. Learning also embedded trips to the supermarkets to practice how to look for and calculate price differences, and pay through self-checkouts.

We had 55 women registered on this course, with over 50 learners reported an increase in confidence with numbers and moved on to further training after this course. Over 25 learners were able to help their children with homework, and 6 learners gained an accredited maths qualification. We had another 4 learners who entered employment.

Learner comments

"I am confident with using online banking"

"The classes gave me the confidence to help my children with their homework."

"The supermarket session very useful. Initially I was nervous to go the self-checkouts, but now I'm confident, and use it almost every time I go shopping."

Lloyds Bank Foundation – Racial Equity Programme

We were successful in receiving funding from the Lloyds Bank Foundation Racial Equity Programme. This was the second year of the project. The funding helped us to continue and expand Pendle Womens Forum services to the community and our organisation.

Reflection over the year

During the past year Pendle Women's Forum has continued to offer critical services, helping over 150 disadvantaged vulnerable women in the community. Lloyds Bank Foundation have also helped us to look at our strategic plan for the next 3 years. We are in the process of compiling this together.

Firm Foundations Project (from September 2024) – (The National Lottery Community Fund – Reaching Communities)

The Firm Foundations project aims to deliver a four-year capacity building project that will enable local women to participate in a programme of self development activities thus improving their opportunities to participate in education, training and employment. This project will encourage and support women to engage into activities that will equip them with skills and attributes that will help them on this journey and ultimately to manage their lives more independently.

The majority of women accessing our services were socially excluded in many aspects of their lives, mainly due to racial equity, poor financial resilience, unemployment, poor health and well-being, digital poverty and language and cultural barriers. We found that the Covid pandemic left communities facing the cost-of-living crisis and

long-term health and wellbeing conditions. Women often came in for debt support, benefits, advice on energy saving, food parcels and white goods. Due to language barriers women needed bilingual staff to support them, which was part of our service. We provided women with English language classes, digital skills and numeracy. We offered health and wellbeing, talking therapies workshops to relieve and tackle stress and depression

The impact that our services have had on the women we support has been very positive. Our work has benefited vulnerable women especially from the BAME communities. Women were able to access advice, guidance and information across all areas with bilingual help and advocacy, in order to tackle complex barriers. Women felt they were now able to budget their finances by attending the numeracy classes; women increased their confidence and skills in speaking and understanding English; women felt less isolated and lonely by developing and improving support networks. These successes meant that we were delivering the right services at the right time to the right people. We recruited some volunteers which were a big help in delivering support.

As an organisation, we were able to build on our partnership networks, and what made our provision more effective is that we helped fill the gaps in the local services. There is no other grassroots organisation that provides a holistic one stop service, where we look at the whole life circle of an individual and help tackle the complex needs, providing practical support.

Healthy Horizons Project (November 2024 – March 2025) - (BPRCVS -Social Prescribing Small Groups Fund)

We delivered a community wellness programme, which consisted of activities aimed at promoting healthier lifestyles. Outlined are the activities and the impact made:

Health Literacy workshops gave information and awareness on women's health, accessing NHS services, health screening, nutrition, diets, exercise, healthy weight and obesity. These workshops empowered women to make healthier lifestyle choices and informed decisions about their health and the health of their families. Women felt more confident and better equipped in accessing and addressing their health and wellbeing needs, resulting in positive health outcomes.

Mindfulness with art therapy. These sessions provide a safe space for women to express their feelings and emotions, through guided techniques such as creative art, meditation, breathing exercises and stress management techniques. These sessions helped women to be able to better cope with stressful situations, reduce anxiety and

stress levels, improving overall feelings of health and mental wellbeing, and developing networks of support.

Weekly Health Walks allowed women to get together and go on local guided walks to promote physical activity and healthy weight and improve overall physical health and mental wellbeing. The walks were a fantastic way of building peer support networks.

Women on the community wellness programme reported an increase self-confidence and a sense of empowerment, helping them to take control of their health and wellbeing needs. The programme also increased their awareness, access and engagement in further support services. By targeting women from disadvantaged areas such as Bradley and Whitefield, this programme contributed in helping to improve health outcomes, and also address and reduce health disparities.

Screwfix Foundation (Jan 2025)

We were awarded a grant to get CCTV cameras in place. This has been something that we were wanting for a while. We now have these in place together with an intercom system which heightens overall security.

National Databank – powered by The Good Things Foundation

We are continuing as a digital and databank hub to deliver free SIM cards to people from disadvantaged backgrounds. We have had a good uptake of this, and will continue our efforts to close the gap in digital poverty.

Women Together: Rise and Thrive Project (from February 2025) – (Women's Urgent Support Fund -Smallwood Trust Rosa, and TNLCF)

The aim of this project is to deliver a three-year programme of self-development activities to help tackle barriers women in poverty face due to the cost-of-living crisis. The project aims to provide wrap around support and help vulnerable women meet their basic priority needs, alleviate poverty, become financially resilient and build their confidence and skills to become independent individuals. We support women from disadvantaged backgrounds, affected by cost-of-living crisis, particularly women experiencing racial and social inequality.

Since the start of this year, a wide range of activities have been carried out to support women across ESOL, one-to-one advice and guidance, digital skills, employability support, general wellbeing, and weekly walks. ESOL classes have continued to run regularly, providing learners with essential English language skills

focused on everyday communication, vocabulary development, and confidence-building.

one-to-one information, advice and guidance were delivered across a wide variety of areas ranging from housing and healthcare to education and benefits. Help with understanding local systems of support and access to cost-of-living funds was also given. These sessions were responsive to the holistic needs of individuals, with bilingual staff providing crucial support to ensure clear and compassionate communication. Regular follow-ups were conducted to ensure ongoing support, with a focus on helping individuals make informed decisions and access the right resources.

The "Up & Active" programme, alongside health and literacy sessions, promoted overall wellbeing and functional literacy. Participants engaged in light exercise and health-themed discussions while simultaneously improving their reading and comprehension skills. These sessions provided an inclusive space where learners could strengthen their literacy while focusing on practical, everyday health topics.

Digital skills workshops were delivered consistently, supporting women in developing foundational abilities such as using devices, setting up emails, and accessing public services online. Sessions were tailored to meet the needs of ESOL learners, often incorporating bilingual support to ensure accessibility for all. This helped to reduce digital exclusion and empowered participants to engage more confidently with online platforms.

In addition to group activities, one-to-one employability and job search support was offered, providing personalised guidance on building CVs, preparing for interviews, and navigating job application processes. These sessions were highly responsive to individual goals and experiences, and the availability of bilingual support further ensured meaningful engagement with each participant.

The Coffee Support Hub provided a welcoming, informal space for community members to connect socially and access low-pressure advice. Attendees benefited from peer support, cultural exchange, and relaxed discussions. It played an important role in reducing isolation and building trust within the community.

PendleWomen's Forum
Statement of Financial Activities to 31st March 2025
Including Income and Expenditure Account

	CVS ICB FUND £	SELNET MOVE FORWARD £	TNL £	WEA MULTIPLY £	GOOD THINGS FOUNDATION £	AWARDS FOR ALL £	COMIC RELIEF £	SCREWFIX £	POSTCODE LOTTERY FUND (PCLF) £	LLOYDS BANK FOUNDATION £	Nelson Town Council £	Nelson & Colne College £	SMALLWOOD TRUST FUND £	Unrestricted Funds £	RECEIPT Total £	2023/2024 £
Incoming Resources															**-**	
Grants- Big Lottery Fund															**-**	-
CVS- ICB Fund	4,691														**4,691**	-
Selnet- Move Forward		24,500													**24,500**	9,510
TNL			74,467												**74,467**	35,621
Community Foundation Lancs /				24,845				4,895							**29,740**	24,961
CCG./CVS															**-**	-
Good Things Foundation					2,400										**2,400**	11,190
ESF/WEA															**-**	-
Award 4 All						-									**-**	10,560
Comic Relief							8,611						10,000		**18,611**	4,984
Post Code Lottery								-							**-**	1,000
Lloyds Bank Foundation										27,500					**27,500**	14,600
Nelson & Colne College												23,430			**23,430**	25,000
Good Things															**-**	5,355
Unrestricted Funds														2,042	**2,042**	-
Others															**-**	-
Total Income	**4,691**	**24,500**	**74,467**	**24,845**	**2,400**	**-**	**8,611**	**4,895**	**-**	**27,500**		**23,430**	**10,000**	**2,042**	**207,381**	**142,781**

	CVS ICB FUND £	MOVE FORWARD Selnet £	TNL £	WEA MULTIPLY £	GOOD THINGS FOUNDATION £	AWARDS FOR ALL £	COMIC RELIEF £	SCREWFIX £	POSTCODE LOTTERY FUND (PCLF) £	LLOYDS BANK FOUNDATION £	Nelson Town Council £	Nelson & Colne College £	SMALLWOOD TRUST FUND £	Unrestricted Funds £	PAYMENT Total £	2023/2024
Expenditure																
Staffing:																
Project Coordinators	1,990	20,202	19,396	21,150	2,385	1,777	474			4,761	286	863	391		73,675	51,198
Sesional Worker/Tutor	1,455										714				2,169	1,760
Overheads:															-	-
Rent		923	1,775	852											3,550	4,945
Insurance		116	299	137											552	590
Maintenance & Repairs		137	1,185						7,232			20			8,574	16,170
Gas & Electricity		448	3,509	616								657			5,230	6,964
Telephone/Internet		216	886	264								48			1,414	1,566
Water & Rates		240												1,055	1,295	534
Activity costs:															-	-
Activities(inclues															-	408
building capabilities)		69	1,883									33			1,985	-
Stationery/Equipment		141	492		41	170	39					100			983	7,579
IT		32	278	56								14			380	475
Cleaning		717	792	39	209							2,677			4,434	2,906
Petty Cash	140		260									250			650	1,390
Publicity/Adverts															-	1,405
Project															-	-
Management/Consultants	66	72	27	224		70	51					620			1,130	1,748
Legal & Professiona Expenses		48	383												431	1,215
Other Fees & Charges		79	953	973		162				347		9	17		2,540	3,608
Subscriptions												15			15	15
Total Expenditure	**3,651**	**23,440**	**32,118**	**24,311**	**2,635**	**2,179**	**564**	**-**	**7,232**	**5,108**	**1,000**	**5,306**	**408**	**1,055**	**109,007**	**104,476**
Net Income	**1,040**	**1,060**	**42,349**	**534**	**- 235**	**- 2,179**	**8,047**	**4,895**	**- 7,232**	**22,392**	**- 1,000**	**18,125**	**9,592**	**987**	**98,374**	**38,305**
Funds Brought Forward	477	5,265	15,353	7,646	3,802	3,648	5,835	-	7,232	25,000	1,000	18,658	-	37,320	**131,236**	96,108
Funds Carried Forward	1,517	6,325	57,702	8,180	3,567	1,469	13,882	4,895	-	47,392	-	36,783	9,592	38,307	**229,610**	131,236

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Report to the trustees/ members of

Charity Name

Pendle Women's Forum

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st March 2025.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination and confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Kashif Insari (MAAT)
Adamson Accountants
138 Every Street, Nelson
BB9 7EX
29th September 2025

PENDLE WOMENS FORUM

England & Wales - Charity number 1125504

Accounts

PENDLE WOMEN'S FORUM ANNUAL REPORT

2023 —2024

CHARITY NO: 1125504

MISSION STATEMENT

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PWF functions have increasingly developed as the circumstances of the community have changed. The organisation is now heavily involved in the social, economic and cultural regeneration of the area. Dr. Raisa I. Malik, Chairperson of PWF, was one of the founder members and she has continued to play a pivotal role in the success and development of the charity over the last 25 years.

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- The advancement of education and training.
- The preservation and protection of good health and wellbeing.
- The promotion of equality of opportunity and good relations between persons of different racial groups and religions.

- The provision of facilities for culture, social and recreational activities in the interest of social welfare, with the object of improving the conditions of life.

SERVICES PROVIDED

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- Information, Advice and Guidance
- Advocacy
- Training for employability
- Sports and leisure activities
- Education
- Outreach work
- Practical support
- Social inclusion
- Creating volunteering opportunities
- Mental health and wellbeing support
- Empowerment
- Financial advice including budgeting, debt management and support

EXECUTIVE MEMBERS

Dr Raisa Ikram Malik —Chairperson

Mrs Sheila Wicks —Treasurer

Mrs Shazia Koser —Secretary

Mrs Kathleen Shore

Mrs Sultana Shafi

Mrs Nazema Saghir

Mrs Bibi -ul-Haq

Chairperson's Overview – Year 2023-2024

I am pleased to present this past 12 months report of our work from April 2023 to March 2024. Despite the discouraging environment in the voluntary sector and obtaining grants, I am very grateful to our funders, that we have been successful in carrying out our work and achieving good outcomes from many of our projects. For example:

1. The Digital Skills Project, funded by Good Things Foundation (Apr 23 – March 24). With this funding we ran a successful project in digital skills, providing classes for women especially those suffering from digital poverty. It was a very popular project and we were given extensions twice. The results were so encouraging that we have applied for another phase.

2. Women Learn Together Project, funded by UK Government skills for life Multiply, WEA, LCC (Apr 23 – Feb 24). This project delivered basic maths classes to allow women to be able to access free basic numeracy skills and build confidence to empower themselves to take control of their everyday finances, household budgets, and become financially resilient.

3. Wellness from Within Project, funded by Comic Relief (Sept 23 – Mar 24) This was a short-term project to improve the mental health of marginalised women in Pendle. Traditionally there is a lot of stigma around mental health issues in BAME communities. This project held a variety of health and wellbeing sessions and workshops to tackle mental health, in order to reach out to isolated women, create a sense of belonging and community, remove the stigma to mental health and help them access services.

4. Pendle Womens Together, funded by Awards for All (Sept 23 – Mar 24). The project was a success and helped disadvantaged women with mental health conditions such as anxiety and depression. The impact of this project led to a significant reduction in social isolation and fostered increased social cohesion. Through arts, crafts and creative wellbeing activities, women found avenues for personal growth, community connection, and mutual support.

5. Supporting marginalised groups and tackling inequality project, funded by Postcode Lottery. The funding helped us to carry out the refurbishment work of a small room, kitchen and toilet. We needed to create this space to help extend our services to help marginalised women who were suffering multiple barriers. We envisaged to create a warm hub internet café space to accommodate more classes, access to food banks, free hot drinks and internet. The warm hub would also serve as a peer support network, where women suffering similar problems had a safe space to connect and access services. We managed to part refurbish this project plan, with the rest of the refurbishment work later funded by the Community Organisations Cost of Living project.

6. Community Organisation Cost of Living, funded by The National Lottery fund. With this grant we were not only able to deliver the existing services, but we were also able to expand them. With the funding we were able to refurbish a room and turn it into a warm hub cafe, which provided an additional warm space, as a hub, where vulnerable ladies were able to have a free hot drink in a warm safe environment, use the internet and access the much-needed services that PWF provides like food parcels, advice and guidance, job clubs, ESOL classes and workshops around health and wellbeing.

7. Lloyds Bank Foundation (Sept 23 – on going). We were successful in receiving funding from the Lloyds Bank Foundation Racial Equity Programme. This funding will help us to continue and expand Pendle Women's Forum services to the community.

Pendle Women's Forum works with its partners Lancashire Adult Learning to facilitate the delivery of ESOL classes. When people learn language, they can widen their horizons and work in different directions, and our aim remains to inform, educate and train women, to empower them, make them more self-confident and employable, so as to be able to contribute to their local economy.

Finally, I would like to express my thanks and appreciation to all the members of our executive committee especially the treasurer and secretary for their commitment and contribution. And my special thanks and gratitude to all the staff members and the manager for their hard work, evidenced in the results of their projects, impact made on service users and positive feedback from funders.

Raisa Malik

Chair

Treasurer's Report year ending 31st March 2024

The past year has seen a marked increase in the amount of funding our organisation has attracted when compared to the 2023-year end and I would like to thank our Staff for their hard work in obtaining and using the funding on various activities.

On looking over the year end accounts, I have noted a reduction in some of our spending categories such as staffing costs, sessional workers, cleaning, management consultants, petty cash, plus legal and professional expenses. On the other hand, there have been increased costs for some items, one of the main ones being rent paid and maintenance and repairs, due to our taking on number 19 Market Square. This property has been refurbished to a high standard and now includes a coffee machine!

Other increases have been on gas and electricity partly due to taking on no 19, telephone and internet charges, stationery and equipment, publicity and advertising.

At the year's end we still had a useful sum left in our unrestricted funds, although this is down on 2023 due to our having to use our reserves during a period when we had been attracting fewer offers from funders.

Sheila Wicks

Treasurer

Secretary Report – 2023/24

Pendle Women's Forum have had a remarkable year this year, due to the hard work of the existing staff members specifically management. We have had 4 executive committee meetings over the year to discuss ideas and strategies. The projects we successfully bided for include the digital skills project, health and wellbeing projects and the community organisations cost of living project. With this funding we were able to renovate our building to accommodate more services that we offer. The renovation included a warm café hub, refurbishment of the kitchen and toilet upstairs, carpeting, plastering, lighting, windows and series of other refurbishments. Our highlight of the warm cafe hub was the awesome coffee machine.

After a successful year I would like to praise and thank all the funders that made it possible to deliver remarkable services that we do. Outlined are the project activities and achievements for the year**.**

Shazia Koser

Digital Skills – April 2023 – March 2024

Funded by Good Things Foundation

Pendle Women's Forum were able to facilitate and deliver digital skills classes and embed the Learn My Way programme to help women access digital literacy and access to the internet. We set up three, two-hour session weekly ranging from pre-entry to entry 3 level. The Learn My Way programme was designed to help people develop essential digital skills, offering a range of courses that teach users how to navigate the internet, use email, stay safe online, and access public services such as healthcare and benefits.

The digital skills classes have proven to be a boon for women, offering them greater access to learning and development opportunities. Many women were suffering from digital poverty and did not have access to devices or the internet. With the help of Good Things Foundation, the funding allowed us to bridge this gap. The Learn My Way programme tackled each element of digital skills, and allowed the women to learn at their own pace. With the help of bilingual tutors, this learning was made even more easy and accessible, which led to an increase in the uptake of classes.

The digital skills classes also incorporated help with digital skills that are used for everyday life, such as finding routes through the navigation apps, online banking, online shopping, booking appointments, finding jobs, accessing services online, understanding apps on their phones etc… Women reported significant improvements in their understanding and confidence.

The digital skills classes have been essential in fostering a sense of empowerment, offering women the tools they need to thrive in an increasingly digital society.

Learner Comments

"The classes helped me use the navigation app to plan my route. I am now confident to travel on my own to different places."

"The Learn My Way programme has helped me to understand how to use the email"

"I feel confident to use the laptop and navigate and download apps on my phone."

Women Learn Together – April 2023 – February 2024

Funded by UK Government skills for life Multiply, WEA, LCC

Many of the women we support suffer from multiple barriers including poverty, social/racial inequity, gender discrimination, lack of financial resilience. We set out to deliver the Multiply project that would allow women to be able to access free basic numeracy skills and build confidence to empower themselves to take control of their everyday finances and make informed decisions like managing their household budgets.

We delivered this course through 12-weeks of tutored classroom learning and practical sessions. As well as basic maths classes, we also provided help in understanding and managing finances, budgeting and debt. Each individual had a tailored learning plan and targets. This helped us monitor progress of each individual.

Learning was made fun, and women acquired numeracy skills through activities that they would encounter in their everyday lives, such a cooking, shopping etc… Women were able to understand read and write numbers, they were able to solve basic maths problems, covering topics such as addition, multiplication, and division, measuring length, width, and height, measuring weight using the scales, using a calculator, reading and telling the time in English. Learning also embedded trips to the supermarkets to practice how to look for and calculate price differences, and pay through self-checkouts.

We had 50 women registered on this course, with over 40 women reported an increase in confidence with numbers and moved on to further training after this course. Over 25 women were able to help their children with homework, and 4 women entered employment.

Learner comments

"After attending the classes, I am confident to help my children in Primary school with their homework."

"I found the trip to the supermarket particularly useful. At first, I was nervous to use the checkouts, but with practice, I am now confident, and now use it almost every time I go shopping."

"I really enjoyed the numeracy classes; I wish they could continue for longer"

Wellness from Within – September 2023 – March 2024

Funded by Comic Relief

This was a short-term project to improve the mental health of marginalised women in Pendle. Traditionally there is a lot of stigma around mental health issues in BAME communities. This project held a variety of health and wellbeing sessions and workshops to tackle mental health, in order to reach out to isolated women, create a sense of belonging and community, remove the stigma to mental health and help them access services. These sessions and activities really helped women to engage and feel happier.

A qualified NLP Practitioner/Professional Life Coach (***Serenity with Sophie*****)** had been sought in order to deliver 2 group sessions a week for 6 weeks of mental health awareness. Engaging the clients in conversations around this topic, circumstances that result in their poor mental health, stories that they wanted to share; at the same time gaining knowledge, methodologies to remedy this and where to seek help.

A qualified psychotherapist/counsellor (***Inner Reflection Therapies***) started group sessions on the **6th February 2024** for 6 weeks delivering Mental Health Awareness sessions. We further decided to support 3 ladies with **one-to-one sessions** via Inner Reflection Therapies who were in great need of specialist support. The counsellor was able to converse with the clients in their mother-tongue language (Urdu/Punjabi) as they had little or no English.

Lancashire Mind delivered 1 group session a week on mental health awareness for 6 weeks. The staff were bilingual in Urdu/Punjabi and able to converse with clients in their mother-tongue language; opening conversations around mental health. Topics also covered mindfulness, difficulties in life, importance of hobbies, developing connections and the benefit of supporting communities.

LAL (Lancashire Adult Learning) delivered 2 group sessions for 15 weeks of Health Literacy (which has been designed for our ESOL clients), incorporating mental health wellbeing in addition to women's health in general. These sessions have been ideal for clients who wanted to improve their English Language whilst focussing solely on their health and wellbeing. LAL predominately take people who are at E2 level and above but accommodated some of our pre-entry level learners who were very passionate about developing themselves at a faster pace. A number of these clients further progressed onto doing a 9-week First Aid Certificate incorporating both Adult and Children's First Aid.

Additionally, Arts and Crafts sessions were set up, where a local Artist was employed to deliver 10 weekly sessions. Clients welcomed the opportunity to come out of their houses and spend some time away from daily chores, routine and stress. For many

this was their first time enrolling onto such a programme and the feedback was positive as they discovered the therapeutic benefits of attending such sessions whilst learning the art of mixing colours and painting in water colour.

The grant enabled us to buy-in much needed bilingual counselling services to help us to reach out to women who would not have been able to access mainstream or other local mental health provision, due to having little or no English. For those undergoing serious mental health trauma we were able to provide one-to-one counselling sessions. We have witnessed a marked difference to their lives as they were given focussed help in order to deal with the deep-rooted cause of their mental health deterioration.

Reducing the stigma associated with mental health has been a vital first step, as it has allowed our clients to openly talk about their symptoms and try to understand what they are feeling and why. For many it was the first time they have been able to share their stories and take advantage of staff and peer support. Many have made good friends and been able to share time doing mindful activities including arts & crafts and exercise. By exploring these avenues, the ladies have learnt how self-care and self-development is very important for their mental and physical health. It has been very noticeable, the increased confidence and empowerment the ladies have gained through this Project and many who are able to stand up for their self-respect, dignity and rights.

Below is some of the feedback from the clients:

"I was full of fear about community reactions towards mental health, not something I could express until now, feel better sharing troubles with others"

"it's made me get out of the house, take time out for myself"

"I feel empowered, have no fear"

"I could not find services to accommodate me before, in terms of my mental health and struggles in life"

"I am now aware of services I can access"

"Not feeling guilty about putting myself first"

Pendle Women Together – September 2023 – March 2024

Funded by The National Lottery Fund - Awards for All

Pendle Women's Forum ran a six-month project creating a women's community hub that ran weekly chai and chat sessions and capacity building activities. We also provide informational sessions on women's health; budgeting; healthy meals; keeping healthy; building confidence.

This initiative led to a significant reduction in social isolation and fostered increased social cohesion among participants. Through these diverse activities, women found avenues for personal growth, community connection, and mutual support. The welcoming environment of the hub encouraged meaningful interactions, empowering women to share experiences, learn new skills, and build lasting relationships.

We ran creative sessions for women to learn new skills and build self-confidence. We also provided volunteering opportunities and work experience to improve employability and teach skills such as food safety and first aid. The benefits we have seen from our evaluation and monitoring have been positive. Women reported reduced social isolation; Increased social cohesion across different communities; an opportunity for women and girls to discuss the issues which matter to them in a safe space; increased support networks and improved employability skills.

We also ran 4 inter-faith workshops. Women from a variety of backgrounds came together to discuss and address the issues facing women. We also had an undertaking from local councillors to meet with women to understand their issues.

We offered female-only Aqua rhythmics sessions at Pendle Wavelengths once a week for 10 weeks. Women with various mental and physical issues were given a chance to improve their well-being. Exercising in water offered them a myriad of benefits for both mental and physical health.

Overall, the project was a success and helped disadvantaged women including women from marginalised communities; those who face racial and religious discrimination; BAME; older women; victims of VAWG and survivors of DV; women with mental health conditions such as anxiety and depression; women who cannot access other groups and services due to language barriers and cultural sensitivities.

The Community Organisation Cost of Living Fund

Funded by The National Lottery Fund

The cost-of-living crisis affected almost everyone. It particularly hit hard on communities and community organisations like Pendle Womens Forum who offer critical services to disadvantaged and vulnerable women in the community. We saw a large increase in demand particularly for debt management and advice on energy costs. We also saw significantly increased demand for clients needing access to food banks and white goods. More women were reporting mental health issues such as anxiety and stress due to worries over money. More women were using our services to access free internet and data and the job clubs, and an increase in demand for English, ICT and numeracy classes. With the help of the COCL funding, we were able to continue delivering these services, in order to meet the increasing demands.

As well as being able to deliver the existing services, we were also able to expand them. With the funding we were able to refurbish a room and turn it into a warm hub cafe, which provided an additional warm space, where vulnerable ladies were able to have a free hot drink in a warm safe environment, use the internet and access the much-needed services that PWF provided like food parcels, advice and guidance, job clubs, ESOL classes and workshops around health and wellbeing. This idea of an extra warm space had been the direct response to the needs of the women in the community who were suffering the cost-of-living crisis. We helped low-income households access benefits, warm energy grants and help resolve housing and debt issues.

The difference was positive and women felt more supported with an increased positive outlook, women reported increased levels of confidence and self-esteem, increasing further engagement in confidence building activities and support services. Women also felt less isolated and lonely developing and improving networks of support.

This funding also helped Pendle Women's Forum pay for overheads and alleviate some of the pressures brought on by the cost-of-living crisis, so that we could continue to run essential and critical services to our community.

Lloyds Bank Foundation – Racial Equity Programme

We were successful in receiving funding from the Lloyds Bank Foundation Racial Equity Programme. This funding will help us to continue and expand Pendle Women's Forum services to the community.

Reflection over the year

During the past year Pendle Women's Forum has continued to offer critical services, helping 135 disadvantaged vulnerable women in the community. The majority of women accessing our services were socially excluded in many aspects of their lives, mainly due to racial equity, poor financial resilience, unemployment, poor health and well-being, digital poverty and language and cultural barriers. We found that the Covid pandemic left communities facing the cost-of-living crisis and long-term health and wellbeing conditions. Women often came in for debt support, benefits, advice on energy saving, food parcels and white goods. Due to language barriers women needed bilingual staff to support them, which was part of our service. We provided women with English language classes, digital skills and numeracy. We offered health and wellbeing, talking therapies workshops to relieve and tackle stress and depression

The impact that our services have had on the women we support has been very positive. Our work has benefited vulnerable women especially from the BAME communities. Women were able to access advice, guidance and information across all areas with bilingual help and advocacy, in order to tackle complex barriers. Women felt they were now able to budget their finances by attending the numeracy classes; women increased their confidence and skills in speaking and understanding English; women felt less isolated and lonely by developing and improving support networks. These successes meant that we were delivering the right services at the right time to the right people. We recruited some volunteers which were a big help in delivering support.

As an organisation, we were able to build on our partnership networks, and what made our provision more effective is that we helped fill the gaps in the local services. There is no other grassroots organisation that provides a holistic one stop service, where we look at the whole life circle of an individual and help tackle the complex needs, providing practical support.

PendleWomen's Forum
Statement of Financial Activities to 31st March 2024
Including Income and Expenditure Account

	Big Lottery Fund £	CVS £	BBO Selnet £	TNL COST OF LIVING FUND £	WEA MULTIPLY £	GOOD THINGS FOUNDATION £	AWARDS FOR ALL £	COMIC RELIEF £	NELSON TOWN COUNCIL	POSTCODE LOTTERY FUND (PCLF)	LLOYDS BANK FOUNDATION £	Nelson & Colne College £	ROSA	Unrestricted Funds £	RECEIPT Total £	2022/2023 £
Incoming Resources																
Grants- Big Lottery Fund	-														**-**	12,591
Grant- BBC Cin		-													**-**	-
Grant- Selnet BBO			9,510												**9,510**	21,545
TNL				35,622											**35,622**	-
Community Foundation Lancs /					24,961										**24,961**	4,977
CCG./CVS															**-**	-
Multiply/ WEA						11,190									**11,190**	15,640
ESF/WEA															**-**	-
Award 4 All							10,560								**10,560**	400
ROSA								4,984							**4,984**	794
Post Code Lottery									1,000						**1,000**	-
CRF Fund										14,600					**14,600**	9,561
Nelson & Colne College											25,000				**25,000**	10,178
Good Things												5,355			**5,355**	2,000
Unrestricted Funds													-		**-**	492
Others														-	**-**	38
Total Income	**-**	**-**	**9,510**	**35,622**	**24,961**	**11,190**	**10,560**	**4,984**	**1,000**	**14,600**	**25,000**	**5,355**	**-**	**-**	**142,781**	**78,215**

	Big Lottery Fund £	CVS £	BBO Selnet £	TNL-COST OF LIVING FUND £	WEA MULTIPLY £	GOOD THINGS FOUNDATION £	AWARDS FOR ALL £	COMIC RELIEF £	NELSON TOWN COUNCIL	POSTCODE LOTTERY FUND (PCLF)	LLOYDS BANK FOUNDATION	Nelson & Colne College £	ROSA £	Unrestricted Funds £	PAYMENT Total £	2022/2023
Expenditure																
Staffing:																
Project Coordinators	1,168	39	7,074	6,882	19,836	6,107	4,660	4,963	-	-	-	456	0	13	**51,198**	62,827
Sesional Worker/Tutor	-	-	-	450	-	-	-	1,310	-	-	-	-	-	-	**1,760**	7,066
Overheads:														-	**-**	-
Rent	-	-	-	3,827	639	-	-	-	-	-	-	479	-	-	**4,945**	2,093
Insurance	-	-	-	350	128	17	44	-	-	-	-	51	-	-	**590**	501
Maintenance & Repairs	-	-	-	1,935	-	-	60	60	-	14,115	-	-	-	-	**16,170**	-
Gas & Electricity	-	-	-	3,424	610	123	209	143	-	-	-	2,455	-	-	**6,964**	4,620
Telephone/Internet	-	-	-	861	406	63	-	83	-	-	-	153	-	-	**1,566**	1,085
Water	-	-	-	425	109	-	-	-	-	-	-	-	-	-	**534**	-
Activity costs:														-	**-**	-
Activities(inclues	-	-	-	-	-	-	-	124	-	-	-	284	-	-	**408**	-
building capabilities)														-	**-**	-
Stationery/Equipment	-	-	-	2,021	687	511	1,095	525	-	-	-	460	-	2,280	**7,579**	1,130
IT	-	-	-	308	35	6	101	8	-	-	-	17	-	-	**475**	235
Cleaning	-	-	-	137	29	1,805	77	844	-	-	-	15	-	-	**2,906**	3,954
Petty Cash	-	-	-	-	-	590	600	200	-	-	-	-	-	-	**1,390**	1,840
Publicity/Adverts	-	-	-	1,085	-	-	-	320	-	-	-	-	-	-	**1,405**	700
Project															**-**	-
Management/Consultants	-	-	-	21	599	-	-	24	-	-	-	575	-	528	**1,748**	16,847
Legal & Professiona Expenses	-	-	-	772	-	-	77	21	-	330	-	15	-	-	**1,215**	8,117
Other Fees & Charges	-	176	260	298	1,752	165	801	79	-	-	-	39	-	39	**3,609**	-
Subscriptions	-	-	-	-	-	-	-	-	-	-	-	15	-	-	**15**	-
Total Expenditure	**1,168**	**215**	**7,334**	**22,796**	**24,829**	**9,388**	**7,723**	**8,704**	**-**	**14,445**	**-**	**5,014**	**0**	**2,860**	**104,476**	**111,015**
Net Income	**- 1,168**	**- 215**	**2,176**	**12,826**	**132**	**1,802**	**2,837**	**- 3,720**	**1,000**	**155**	**25,000**	**341**	**- 0**	**- 2,860**	**38,306**	- 32,799
Funds Brought Forward	1,168	692	3,089	2,527	7,514	2,000	811	9,555	-	7,077	-	18,317	-	43,358	**96,108**	128,908
Funds Carried Forward	-	477	5,265	15,353	7,646	3,802	3,648	5,835	1,000	7,232	25,000	18,658	-	37,320	**131,236**	96,108

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Report to the trustees/ members of

Charity Name

Pendle Women's Forum

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st March 2024.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination and confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Kashif Insari (MAAT)
Adamson Accountants
138 Every Street, Nelson
BB9 7EX
26th September 2024

PENDLE WOMENS FORUM

England & Wales - Charity number 1125504

Accounts

PENDLE WOMEN'S FORUM ANNUAL REPORT

2022 —2023

CHARITY NO: 1125504

MISSION STATEMENT

Pendle Women's Forum aims to provide confidential advice and information to women from all communities, who either live or work in Pendle. The Forum aims to empower women from socially disadvantaged backgrounds to build their capacity in order for them to become confident individuals. To improve the advancement of education and training and the preservation and protection of good health. Pendle Women's Forum seeks to build a community where mothers and children create a better future for themselves by working and living together.

PWF BACKGROUND, OBJECTIVES AND SERVICES PROVIDED

Pendle Women's Forum (PWF) was founded in 1998by a group of dedicated and concerned individuals who came together in a bid to set up an organisation to tackle the increasing problems faced by women in our community. This included social exclusion, women's rights, social deprivation, high rates of unemployment, education, training and a lack of opportunity.

PWF functions have increasingly developed as the circumstances of the community have changed. The organisation is now heavily involved in the social, economic and cultural regeneration of the area. Dr. Raisa I. Malik, Chairperson of PWF, was one of the founder members and she has continued to play a pivotal role in the success and development of the charity over the last 25 years.

PWF achieved a registered charity status with the Charity Commission in August 2008.

0BJECTIVES

The main objectives of PWF are:

- To promote any charitable purpose for the benefit of women and young girls, particularly but not exclusively, from the ethnic minority communities in Pendle.
- The advancement of education and training.
- The preservation and protection of good health and wellbeing.
- The promotion of equality of opportunity and good relations between persons of different racial groups and religions.

- The provision of facilities for culture, social and recreational activities in the interest of social welfare, with the object of improving the conditions of life.

SERVICES PROVIDED

Over the years, the organisation has developed its services to cater for the wide range of issues affecting the women in the local community. The services include:

- Information, Advice and Guidance
- Advocacy
- Training for employability
- Sports and leisure activities
- Education
- Outreach work
- Practical support
- Social inclusion
- Creating volunteering opportunities
- Mental health and wellbeing support
- Empowerment
- Financial advice including budgeting, debt management and support

EXECUTIVE MEMBERS

Dr Raisa Ikram Malik —Chairperson

Mrs Sheila Wicks —Treasurer

Mrs Shazia Koser —Secretary

Mrs Kathleen Shore

Mrs Sultana Shafi

Mrs Nazema Saghir

Mrs Bibi -ul-Haq

Chairperson's Overview Year 2022-2023

I am particularly pleased to present this review because it is our 25th year of service to the female sector, especially disadvantaged females of our community in the Pendle over the past 25 years. As is borne out by the feedback reports of our service users and by the appreciation of funding organisations, we have been delivering appropriately targeted services. Our work is appreciated and demand for its continuation has increased many folds.

In order to accommodate increased number of classes in literacy, life skills, ESOL level 1 and 2, I.T, health and wellbeing, we needed more space, so we had to rent the timely fallen vacant premises at number 19 Market Square, Nelson (next door to us) from the Pendle Borough Council, which we have recently refurbished and made user friendly.

Our five-year long project "Stepping Stones" funded by The National Lottery completed in January 2023, and the Building Better Opportunities – Changing Futures project came to an end in March 2023. We are currently carrying out four medium term projects and are in the process of applying for a few longer term projects as these make a better impact.

Subject to availability of funds, we plan to make our next five-year business plan and delivery on how Pendle Womens Forum as an organisation attains some degree of self-sustainability and widens the range of its services to the community, according to the needs and demands of life.

Post Covid, general depression and on going economical downward trend affects everyone's spirits and resolve to plan long ahead. However, we remain committed to our aims and objectives and keep striving to play our part.

In the end I must express my deep appreciation to all the members of our executive committee, especially the treasurer and secretary for their commitments and contributions at all times, and applaud all the staff for working so hard for the success of their respective projects and for their interest and efforts to change the lives of their clients.

Raisa Malik

Treasurer's Report year ending 31st March 2023

Following receipt of the annual accounts for the past year, all appears to be in order.

We have come through a difficult period but have managed to keep going by obtaining some small grants which have enabled us to retain some of our existing staff on a part time basis.

Our main account shows a healthy balance but meanwhile we seek further bids in a tougher period for organisations looking for money.

My thanks to the staff and the volunteers for their good work.

Sheila Wicks

Treasurer

Secretary Report – 2022/23

Pendle Womens Forum has had a turbulent year with some projects coming to an end and staff being made redundant. However, as anticipated we have pulled through difficult circumstances with staff being reappointed on to newer funded projects including The Good Things Foundation delivering digital skills and the WEA Multiply project delivering numeracy classes.

We have acquired the building next door which needed many further improvements including building work and refurbishment, which is well underway. So, both buildings will be able to cater for the ongoing needs of the community. It will also set a precedent for new and upcoming projects and put us good stead to deliver the much-needed services locally.

I would like to personally thank all the funders for making it possible to deliver some life changing and beneficial projects at Pendle Womens Forum. Outlined are the project activities and achievements for the year.

Shazia Koser

Stepping Stones Project
Funded by The National Lottery Fund

Project Details

The Stepping Stones Project was a continuation project funded by The National Lottery Fund, which ran from September 2017 till the end of January 2023. The project continued to build the capacity of local women, enabling them to take part in self-development activities. The project was based and mainly delivered from Pendle Women's Forum office, which is at the heart of the two most deprived wards in Pendle. Both of these wards have a large proportion of Ethnic Minority communities (Bradley ward has 52.2% and Whitefield ward have 74.4%). Therefore, the majority of the women utilising the services were from the BME communities.

Project Activities

The stepping stones project delivered an array of activities that led to changes that positively impacted the lives of unemployed ladies in Pendle. Over the last 5 years, the stepping stones project was closely working with partners such as Lancashire Adult Learning (merged with Nelson & Colne College and Accrington & Rossendale College) and Burnley College to deliver ESOL classes (English Speakers of Other Languages) for unemployed ladies at Pendle Women's Forum. We worked together to facilitate different levels of ESOL at Pre-entry (complete beginners), Entry 1, Entry 2, Entry 3, and Level 1. Ladies who completed their Level 1 ESOL went on to study Level 2 at college. Extra spoken English classes were delivered by the project to support those ladies who required extra speaking and listening skills. For most women taking the initial steps to overcome their language barrier was the first stepping stone. It was envisaged that once they acquired English language skills, they could then progress on to other opportunities, such as taking up vocational courses, voluntary work, and employment, which many did.

We set up and delivered non-accredited basic ICT classes for unemployed ladies at Nelson and Brierfield. It was imperative that our ladies acquired IT skills as most services out there required online applications, whether it be for job applications, applying for benefits, or even booking a GP appointment.

Basic concepts of computers were taught including the main components of a computer, the difference between hardware and software, and input and output devices. Ladies were then introduced to Microsoft packages. Later they were taught how to use a scanner, create e-mails and attachments, do online job searches, create CVs. The ladies also completed tasks using tools from the 'learn my way' application.

Amongst these activities, we also delivered accredited courses including Adult Social Care and Health & Social Care Level 1 and Health Literacy. In addition, we found that

ladies on the project had other barriers such as poor physical health and mental wellbeing. To help reduce the effects of anxiety, low confidence and motivation, we held classes like the 'The Mindshift Programme.' Here, using relaxation, mindfulness, and CBT techniques, ladies had a chance to explore their inner world and learn how to be present in the real world. In the sessions, they had an opportunity to plan and practice a mindful, self-aware, and self-care routine. Overall, we found that ladies felt much more focused, positive, and confident in themselves.

Ladies on the stepping stones project expressed their interest in learning skills like cake decorating, baking, sewing, etc... So, the project partnered up with other projects at Pendle Women's Forum to set up different practical activities to build confidence, help with English language skills, communication, and team working; thus, developing work skills. The activities included cake baking and decorating classes, sewing classes, henna designs, glass painting, and macrame workshops. The capacity-building programme was very successful and the ladies had a chance to show off their skills and sell the items they had made at a local community event. They reported that these sessions boosted their confidence and opened up ideas for setting up their own businesses in the future.

The stepping stones project also set up and delivered weekly Job clubs at Nelson and Brierfield. Help and support were provided with online job search, registering with recruitment agencies, producing CVs, making online application forms, and interview techniques. The job clubs had seen unemployed women with very little confidence at the beginning, build up their work search skills. Ladies became confident and motivated to use the computers, more aware of different websites for job search, how to register with recruitment agencies and how to apply for jobs. Some ladies learnt to download Apps and save CV on their phones. This way they could receive job alerts and easily apply for jobs. Many ladies found employment due to the support received at the job clubs.

Overall, the stepping stones project provided an alternative by offering local ladies the confidence building skills enabling them to become future role models and leaders and furthermore provided opportunities for local ladies to gain new skills and access education, training and employment opportunities.

We learnt that we had to add to the project to tackle the extra needs of the community, especially after Covid-19. We found that the ladies in the community needed more support on mental and physical health and wellbeing and the cost of living crisis.

The stepping stones project contributed towards achieving some of the priorities set out in the Pendle Core Strategy – development and growth in Pendle 2011-2030 by increasing the skill level of women so that they can participate in economic activity and increasing the level of women engaged in accessing education and training

Building Better Opportunities – Changing Futures Project (Selnet)

Funded by TNL and ESF

The BBO Changing Futures project's main service was centred around advice and guidance around the individual's needs and the development of a plan, looking at all aspects of their life and tackling barriers that hindered their progress. Women were encouraged and supported to recognise their barriers and engage in activities that will equip them with skills and attributes that they needed to enhance their employment prospects, make them more financially resilient and help them to manage their lives more independently. We provided bilingual support and gave women a safe haven where they managed to make new friends and seek advice and guidance.

The project addressed an individual's immediate needs as well as longer-term support. We used the "life cycle" to look at different aspects of the individual's life, identify and tackle complex issues and remove barriers to progress. This was done with the individual so that they were always a part of the journey to their progression. With the 'life cycle' we looked at an individual's education and training, money and budgeting, their support networks, their wellbeing and physical health, their housing and employment, their self-care, confidence and motivation. The life cycle was based on a needs analysis and reviewed regularly throughout the individual's time on the project. The services we offered included advice and guidance including debt management, access to benefits and entitlements, household budgeting, numeracy and financial literacy. We assisted women in crisis with accessing food banks, affordable safe housing, white goods and help them make informed financial decisions. We provided community support and built networks with other groups, charities and organisations to help vulnerable women navigate financial challenges and build resilience. We helped women access education and training and to secure employment. We offered English and IT classes. Language barriers, lack of IT skills and digital exclusion was some of the barriers that women faced. Many of the women we supported were at pre-entry English and numeracy so we delivered extra activities to enable them to improve and learn life skills. Health Literacy/wellbeing classes were arranged to help women gain a better understanding of health issues, how to talk to doctors, signs and symptoms of illnesses like anxiety and depression. Arts classes were held to encourage women to participate in watercolour painting and tie dying to help reduce stress. Bilingual classes were arranged for ladies suffering from anxiety and depression, which were becoming barriers towards their progress. These sessions were tailored to help women overcome deep rooted traumas and the everyday anxiety and stress they were facing. The sessions empowered them with greater self-confidence and enabled

them to vocalise their personal boundaries and behaviours that upset them. There was a noticeable improvement in their mental health which will ultimately help them to move closer to their future goals.

The BBO Changing Futures project was very successful and was one of the popular ones, amongst the women that came to Pendle Women's Forum.

Equaliser Project

CRF (Community Renewal Fund) - Lancashire BAME Network

The Equalizer project was a short-term project aimed to build on the learning from previous/existing employability programmes, to deliver high intensity and sustained information, advice and guidance (CV building, interview preparation, understanding of UK work etiquette) for individuals coming from Black, Asian or Minority Ethnic background.

The beneficiaries were unemployed, economically inactive and low skilled workers who wanted to upskill themselves so that they can move into a sector or role that better suits their professional aspirations. Beneficiaries had one or more complex needs for example poor mental/physical health, cultural and language barriers etc.

We helped over 20 ladies providing high intensity and sustained information, advice and guidance (IAG) as well as practical support including one-one support to learners with their online courses as well.

We have reached all our targets and have accomplished all the outcomes while tracking their progress (Job search, learn life skills, Employment, Training/Learning, Volunteering and Work Placement) before the finishing date that is 30th June, 2022.

Case Study:

Being out of work all her life, Client A joined the Equalizer project in order to find the right support to get into employment or any sort of education/training to polish her skills. She had never been into employment but she wanted to come out of her comfort zone and to get into employment for some financial independence. Her self-confidence and self-esteem were quite low and she was suffering from anxiety and depression. She had no social life after she got separated from husband 3 years ago as a consequence. She had no clue as how to recognise her skills in order to get into right course/training through Equalizer project. We found a course for her through Equalizer project and helped her as she had a very basic education. We worked on her CV and uploaded it to different job search engines. We started looking for different job opportunities for client A and registered her to our weekly job clubs, which ultimately led to her to first job interview. She was offered a role as packer at a chocolate factory locally. She accepted the role and started working as a packer.

Overcome Adversity Through Creativity Project

Funded by Postcode Lottery

The main objective of this project was to help women overcome mental vulnerabilities. We provided advice, guidance, and information both face-to-face and over the telephone to marginalised women in Pendle. We supported 48 clients during the project. The clients came from diverse backgrounds. The help and support provided during the project have been life-changing for some of the clients as due to their circumstances they were in highly vulnerable situations and their living standards were also not suitable. With this project in place the clients were able to seek the help and support that they required. Some of the major outcomes of this project were receiving welfare grants for the clients, where money was granted for certain purposes such as holiday grants, and personal development grants through which massage therapy sessions were booked. They also granted money for a temper pillow for neck and back support, and family fund grants (money was granted for a double bed and a mobile for 2 special needs children). The clients were registered to the project by signing a client registration and a consent form and daily registers were also used to keep the details of the purpose of clients' visits along with dates and times.

The following services were provided to the clients during the advice surgeries,

- Filling forms for clients such as disability living allowance, Attendance allowance, ESA, PIP, Maternity benefit, Maternity grants, JSA, Income support, Careers allowance, Child benefit & child tax credit, and, Pension Credit/ state pension
- Debt issues/ housing issues Utility bills
- Requesting for forms, reconsideration, appeals, photocopying, submission follow-ups ups, making phone calls, and written correspondence.
- Arranging a payment through direct debit
- CV making & the job search.
- Correspondence (online accounts, phone calls, emails, letters).
- Budgeting loans and grants.

Additional activities

Various other activities were arranged for women so that they feel less isolated, make friends and stay in touch. These included sewing, arts and crafts and cake decorating sessions. Women reported having gained confidence as they achieved a sense of belonging by taking part in group activities. Most women will feel healthier mentally & physically through exercise and activities including Zumba classes.

Comments

“I cannot thank you enough for the help and support that you have provided. I was unaware that I could be entitled to such grants and would get them. I am so happy that I get to go on a holiday because I have never gone anywhere for a holiday, I could not even think about a holiday because I could not afford such luxuries. I also appreciate how you deal with me because most people misunderstand as I come across as rude, but you were very polite and patient with me which made me extremely comfortable.”

The project has helped and supported many women from the local community. With the current crisis times and due to the arrival of immigrants to the Pendle area, our local community needs many more projects for help and support. Our vulnerable clients need an environment where they can feel comfortable and develop a trustworthy relationship, which we provided at Pendle Womens Forum.

Women Thrive Fund (ROSA)

Overcome COVID Barriers – Smallwood Trust

This project supported over 80 women and girls who suffered domestic violence, poverty and isolation causing various mental health issues, due to the pandemic.

The project helped women with improved decision making, confidence and mindfulness. All the activities and sessions benefitted these women and had a positive impact on their lives.

Meditation and Mindfulness

Meditation sessions were arranged to enhance the physical and emotional well-being of women who were deeply affected by isolation period during COVID. Meditation helped women by reducing stress, controlling anxiety, promoting emotional health and enhancing self-awareness.

Below are some comments given by women who benefitted from these sessions:

"I appreciate these sessions for letting me speak openly about my issues which were causing me anxiety and stress and these sessions helped me a lot"

"These sessions were amazing as I have started looking into each situation differently with an optimistic approach"

Exercise

The exercise sessions were helpful in improving the physical health and mental wellbeing in ladies. Ladies reported feeling more focused, alert and able to complete the tasks of the day more efficiently, and thereby improving self-esteem. The exercise sessions also helped in reducing depression, anxiety, negative moods and isolation issues. Ladies became more confident which could be seen growing in them with each passing session.

Below are some comments given by women benefitted from these sessions:

"I feel so active after doing Zumba, I want it to be held everyday"

"I never felt this confident about going to some new place for an exercise session, I enjoy doing gym training after Pilates"

Advice & Guidance

This project has successfully supported women through advice and guidance resolving financial issues providing them with financial relief and wellness. Women were helped with their debt issues, energy saving funds, referring them to food banks and helping them throughout the process of benefits entitlement and applying for

different social welfare grants according to their needs to improve their living standards as well as their mental and physical well-being.

Women Thrive Fund project has provided us an opportunity to engage with ladies who have been socially isolated due to Covid and suffered from anxiety and depression. This project has enabled us to help and support more women in community potentially in a different way from other projects. It was a wonderful experience of being able to help ladies who have been a subject to isolation due to anxiety and depression and see the progress they've made throughout the project. Ladies asked for a continuity to every activity/session we arranged which marked the success of delivering the Women Thrive Fund project in itself.

Pendle Women's Forum
Balance Sheet as At 31st March 2023

	2022/2023 £	2021/2022 £
Assets		
Bank	92,094	124,021
Fixed Assets	4,014	4,887
Debtors - OCMC	-	-
Debtors - ROSA	3,178	-
Debtors - ESF/ WEA	-	-
	99,286	128,908
Liabilities		
Revenue Funds:		
Restricted Funds		
- Big Lottery - Stepping Stones	1,168	25,572
- BBC - CIN/Aiming Higher BBC	2,464	2,489
- Selnet BBO	626	3,860
- Award 4 All	811	4,081
- Mental Health Project	692	345
- Church Urban (Near Neighbour)	-	-
- CCG Fit & Happy Project	-	-
- ESF/WEA	7,514	4,746
- TNL	2,527	5,836
- ROSA	-	4,383
- Good Things	2,000	-
- Aviva	492	-
- Post Code Lottery Fund	7,077	13,988
- CRF	9,555	5,054
- Lanc County Council	-	-
- Nelson & Colne College	18,317	10,810
Unrestricted Funds	46,044	47,743
	99,286	128,908

Accounts Reviewed and approved by:

Name	Title	Signature
Mrs.Raisa Malik	Chairperson	
Mrs.Sheila Wicks	Treasurer	
Mrs. Shazia Koser	Secretary	

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PendleWomen's Forum
Statement of Financial Activities to 31st March 2023
Including Income and Expenditure Account

	Big Lottery Fund £	BBC Cin £	BBO Selnet £	TNL £	Community Foundation Lancashire Mental health CCG/CVS £	Multiply / WEA £	AWARD 4 ALL £	ROSA £	POSTCODE LOTTERY FUND PCLF £	CRF £	Nelson & Colne College £	Good Things £	Aviva £	Unrestricted Funds £	Total Receipts £	2021/2022 £
Incoming Resources																
Grants- Big Lottery Fund	12,591														12,591	49,423
Grant- BBC Cin		-													-	2,800
Grant- Selnet BBO			21,545												21,545	12,880
TNL				-											-	-
Community Foundation Lancs /					4,977										4,977	-
CCG/CVS															-	-
Multiply/ WEA						15,640									15,640	-
ESF/WEA															-	7,824
Award 4 All							400								400	10,092
ROSA								794							794	9,349
Post Code Lottery									-						-	19,998
CRF Fund										9,561					9,561	14,115
Nelson & Colne College											10,178				10,178	4,460
Good Things												2,000			2,000	-
Aviva													492		492	-
Others														38	38	300
Total Income	12,591	-	21,545	-	4,977	15,640	400	794	-	9,561	10,178	2,000	492	38	78,215	131,240

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	Big Lottery Fund £	BBC Cln £	BBO Selnet £	TNL £	Community Foundation Lancashire Mental health CCG/CVS £	Multiply / WEA £	AWARD 4 ALL £	ROSA £	POSTCODE LOTTERY FUND PCLF £	CRF £	Nelson & Colne College £	Good Things £	Aviva £	Unrestricted Funds £	Total Receipts £	2021/2022 £
Expenditure																
Staffing:																
Project Coordinators	20,313	26	20,405	3,309	1,579	6,426	-	4,008	3,835	2,900	15	-	-	11	62,827	48,530
Sesional Worker/Tutor	-	-	2,475	-	-	-	2,436	1,295	601	260	-	-	-	-	7,066	7,816
Overheads:														-	-	-
Rent	1,731		-	-	-	-	-	-	-	-	362	-	-	-	2,093	2,750
Room hire				-	-	-	-	-	-	-				-	-	-
Insurance	249			-	95	42	-	-	-	40	74	-	-	-	501	549
Maintenance & Repairs			-	-	-	-	-	-	-	-				-	-	-
Gas & Electricity	742		-	-	915	1,307	495	604	-	405	152	-	-	-	4,620	2,058
Telephone/Internet	203		-	-	173	163	-	26	-	263	257	-	-	-	1,085	1,147
Water			-	-	-	-	-	-	-	-	-	-	-	-	-	235
Activity costs:														-	-	-
Activities(indues building capabilities)			-	-	-	-	-	-	-	-	-	-	-	-	-	1,887
														-	-	-
Stationery/Equipment	190		344			11		262		129	192				1,130	1,252
IT	67				6	162					-				235	429
Cleaning	2,909				193	832					20	-	-	-	3,954	3,812
Petty Cash	100					200	400	350		790					1,840	1,750
Publicity/Adverts								700							700	380
Project															-	-
Management/Consultants	8,728		39	-	536	3,281	88	-	1,992	-	574	-	-	1,608	16,847	11,619
Payroll Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	425
Audit Fee			-	-	-	-	-	-	-	-				-	-	460
Other Fees & Charges	1,762		1,515	-	1,134	448	252	1,109	484	273	1,023		-	118	8,117	6,164
Total Expenditure	36,995	26	24,779	3,309	4,630	12,872	3,671	8,355	6,911	5,061	2,671	-	-	1,737	- 111,015	91,262
Net Income	- 24,404	- 26	- 3,234	- 3,309	346	2,768	- 3,271	- 7,561	- 6,911	4,500	7,507	2,000	492	- 1,699	- 32,799	39,978
Funds Brought Forward	25,572	2,489	3,860	5,836	345	4,746	4,081	4,383	13,988	5,054	10,810	-	-	47,743	128,908	88,929
Funds Carried Forward	1,168	2,464	626	2,527	692	7,514	811	- 3,178	7,077	9,555	18,317	2,000	492	46,044	96,108	128,908

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CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Report to the trustees/ members of

Charity Name

Pendle Women's Forum

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st March 2023.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination and confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Kashif Insari (MAAT)
Adamson Accountants
138 Every Street, Nelson
BB9 7EX
24th October 2023

PENDLE WOMENS FORUM

England & Wales - Charity number 1125504

Accounts

PENDLE WOMEN'S FORUM

ANNUAL REPORT 2021 —2022

CHARITY NO: 1125504

MISSION STATEMENT

Pendle Women's Forum aims to provide confidential advice and information to women from all communities, who either live or work in Pendle.

The Forum aims to empower women from socially disadvantaged backgrounds to build their capacity in order for them to become confident individuals.

To improve the advancement of education and training and the preservation and protection of good health.

Pendle Women's Forum seeks to build a community where mothers and children create a better future for themselves by working and living together.

PWF BACKGROUND, OBJECTIVES AND SERVICES PROVIDED

Pendle Women's Forum (PWF) was founded in 1998 by a group of dedicated and concerned individuals who came together in a bid to set up an organisation to tackle the increasing problems faced by women in our community. This included social exclusion, women's rights, social deprivation, high rates of unemployment, education, training and a lack of opportunity.

PWF functions have increasingly developed as the circumstances of the community have changed. The organisation is now heavily involved in the social, economic and cultural regeneration of the area. Dr. Raisa I. Malik, Chairperson of PWF, was one of the founder members and she has continued to play a pivotal role in the success and development of the charity over the last 22 years.

PWF achieved a registered charity status with the Charity Commission in August 2008.

OBJECTIVES

The main objectives of PWF are:

- To promote any charitable purpose for the benefit of women and young girls, particularly but not exclusively, from the ethnic minority communities in Pendle.
- The advancement of education and training.
- The preservation and protection of good health and wellbeing.
- The promotion of equality of opportunity and good relations between persons of different racial groups and religions.
- The provision of facilities for culture, social and recreational activities in the interest of social welfare, with the object of improving the conditions of life.

SERVICES PROVIDED

Over the years, the organisation has developed its services to cater for the wide range of issues affecting the women in the local community.

The services include:

- Information, Advice and Guidance
- Advocacy
- Training for employability
- Sports and leisure activities
- Education
- Outreach work
- Practical support
- Social inclusion
- Creating volunteering opportunities
- Mental health and wellbeing support
- Empowerment
- Financial advice including budgeting, debt management and support

EXECUTIVE MEMBERS

Dr Raisa Ikram Malik —Chairperson

Mrs Sheila Wicks —Treasurer

Mrs Shazia Koser —Secretary

Mrs Kathleen Shore

Mrs Sultana Shafi

Mrs Sameera Khawa

Mrs Nazema Saghir

CHAIRPERSON'S OVERVIEW

2022 has been a year of uncertainty and insecurity with many in the community facing economic shocks and the rising cost of living. The immediate humanitarian impact of the war in Ukraine and the ongoing health consequences of the Covid-19 pandemic have exacerbated pressures of inflation making poor in the society poorer.

We at Pendle Women's Forum Nelson have been trying to carry on our community services as normally as possible thanks to our dedicated staff and trustees. Three of our projects came to an end during the past 4-6 months making it difficult to continue to meet all the expectations of the women who come to us from the community with their various social, emotional and financial problems.

We are grateful for the three long time projects Stepping Stones project funded by Big Lottery Fund, Building Better Opportunities funded by European Fund and Big Lottery Fund and Overcome COVID Barriers project funded by Women Thrive Fund (ROSA) that we are able to carry on our services as best as we can.

We had a change of our manager earlier in the year. The new manager started her job in May this year and is busy sorting out problems of 19 Market Square building (next door to us), so that we can start using the rooms next door for further classes that we have been waiting for a long time.

On 8th September like the whole of UK and millions of people around the world we at PWF were shocked and saddened by the death of Her Majesty Queen Elizabeth II. She was a constant and steadfast presence in the lives of all the British people and will be missed for a long time.

We are continuously applying for the new grants from different sources in order to carry on our services unabated, but the general economic climate seems to affect all spheres of life. However, we remain optimistic and are constantly thinking of ways to keep afloat.

In the end I would like to again thank our trustees for their constant support to the organisation and the staff for their hard work and commitment.

Hoping to bring you much brighter picture next year.

Dr. Raisa I. Malik

Chairperson

Pendle Women's Forum

PENDLE WOMENS FORUM

TREASURER'S REEPORT YEAR ENDING 31ST MARCH 2022

I have read the accounts and find them to be in order.

Comparing the accounts to the previous year, the bank balance is higher whilst fixed assets are down. As regards grants, we have managed to attract several small grants which have kept our staff busy; however, the ending of some of these has meant we have had to reduce our staff by two and it is to be hoped we can find more work for these ladies by attracting more funding bids in the future.

Looking at our expenditure, I note the following items have increased – activities, cleaning, petty cash and other fees/charges. This may be due to the return to normal following the pandemic. Costs which have reduced are: telephone, water, IT, payroll fees.

We have managed to negotiate a difficult period and have maintained a healthy bank balance thanks to our staff and the overseeing of the organisation by the trustees.

Sheila Wicks
Treasurer

Secretary Report 2021/2022

Pendle Womens Forum has had another productive year in terms of benefiting women and young persons in Pendle, especially the most disadvantaged and vulnerable sections of the community. Pendle Womens Forum have gone above and beyond to help women tackle issues around housing, domestic violence, joblessness and stress post Covid.

It has been fantastic to see so many different projects, providing intense, one to one help and support across many areas including, welfare, employment, training, volunteering, mental health and well-being. We've also seen some interesting capacity building activities as well as programmes around mindfulness, which were incredibly helpful to those suffering from anxiety, post Covid.

Pendle Womens Forum has witnessed a number of projects without further funding even though intense importance has been given to prioritising and networking further funding opportunities. So far despite best efforts from all the team at Pendle Womens Forum, there has been little evidence of successful funding bids. Other funding opportunities such as the council have been invoked but again the council is inundated with internal pressures and can only promote our good ethical works rather than fund projects.

Going forward, I would like to personally thank all the funders for making it possible to deliver some life changing and beneficial projects at Pendle Womens Forum. Outlined are the project activities and achievements for the year.

Shazia Koser

PWF Manager's Report

FY April 2021 to March 2022

It has been another successful year for Pendle Women's Forum, continuing to deliver a number of projects to improve life chances for local women and girls.

I joined as manager in May 2022 and have been impressed by the great work and dedication of the staff and trustees

We continue to see an increased demand for services and the Covid 19 pandemic hit the local BME community particularly hard. We have seen a large number of women reporting poor mental health and conditions such as depression and anxiety are common in the ladies we are supporting. Encouraging these women to take part in creative and well-being programmes is important; we see very real improvements in self-confidence and wellness from participants.

We continue to develop programmes and activities that help women to learn new skills, build confidence and engage with the wider community as well as one-to -one support for those with more complex needs.

With two major projects 'Building Better Opportunities' and 'Stepping Stones' entering their final year we have an increased focus on sourcing new funding so we can build on our success and continue to provide services for marginalised women in Pendle.

The Project Coordinators and team at PWF have shown great resilience in adapting to new and innovative ways of working to reach women affected by the global pandemic.

Going forward the additional challenges of the Cost of Living crisis and the war in Ukraine means we are seeing an increased need for services especially information, advice and guidance

We will continue to look at ways to fund a variety of projects so we can offer a personalised, holistic approach which will bring substantial and lasting improvements in to the lives of local women and children.

Clare Collinson

Manager

Pendle Women's Forum

Stepping Stones Project
(funded by The National Lottery Fund)
Apr 2021- Mar 2022

The Stepping Stones Project (SSP) is completing its final year of running. The project has had a positive impact on the lives of unemployed ladies. Over the last 12 months the Stepping Stones Project has increased the confidence, self-esteem and motivation in ladies by providing them with English language provision, ICT classes, accredited and non-accredited training, help and support at job clubs and advice surgeries.

Services

The Stepping Stones Project has been working with many partners over the course of this year. We have been successfully working in partnership Lancashire Adult Learning to set up ESOL (English for speakers of other languages) provision and accredited/non-accredited training. We have also been working closely with other projects in Pendle Womens Forum, thus providing a holistic approach in providing all-round support to our ladies from welfare advice and support to help in employment and training.

Partnerships

The Jobcentre Plus office in Nelson also continue to refer ladies to our services. We have worked in partnership with Lancashire Adult Learning to provide ESOL provision. We have also been working with Community Arts by ZK and Inner Reflections Therapy supporting our ladies with their mental health and wellbeing through creative arts and counselling sessions. This has been extremely beneficial for the ladies.

Statistics

In the last twelve months the Stepping Stones Project has helped 78 ladies move into training, 8 ladies into voluntary work and 6 ladies went into employment.

Diversity

The Stepping Stones Project has worked with a diverse group of people from different faiths and backgrounds. We have successfully delivered and will continue to deliver an inclusive service for unemployed women in Pendle.

AGM Apr 21 - Mar 22

BBO Changing Futures Project

Funded by European Social Fund and the National Lottery

The Project is in the final phase (Phase 3) of delivery and on target for meeting the specified outcomes.

The majority of women on the Project are socially excluded in many aspects of their lives mainly due to language and cultural barriers. Many have no support networks, language difficulties and are suffering from loneliness and depression. PWF gives them a safe haven and through the Project they manage to make new friends, seek support, advice and guidance. They are encouraged and supported to engage in activities that will equip them with skills and attributes that they need in order to enhance their employment prospects and which will help them ultimately to manage their lives more independently.

Clients benefited from one-to-one sessions to tackle barriers which hinder or prevent them from focusing on their goals with regards to their education, training and employment. Advice and guidance is centred around the client's development plan covering numerous areas within the clients 'life cycle' from motivation, health wellbeing, to benefits and housing needs. Once progress towards removing these barriers is evident and clients feel ready, then we target other areas of their development plan such as job search, completing application forms and interview preparation.

Partnership work is ongoing not only within the wider BBO partnership but other local community organisations. Lancashire Adult Learning is a key partner that run accredited ESOL classes at the Centre. Assessments took place throughout the year and new classes negotiated so new clients can join at a number of intervals in the year. Hardest to reach women are those who are at pre-entry level with very low education or no education at all - we were able to cater for these pre-entry clients through the Pathways to Employment project. This ran successfully and students who made good progress were progressed to ESOL E1 classes. Alongside the pre-entry class we have been running ESOL E1, E2 x 2 classes, E3 and a Level 1/11 classes.

In order to support the clients in their physical and mental health wellbeing, the clients had access to exercise classes including yoga and aqua aerobics. Clients also attended creative arts classes through Z K Arts and group counselling sessions via Inner Reflections.

The Project will come to an end March 2023.

CRF(Community Renewal fund) - Equaliser Project Report

Lancashire BAME Network

The CRF project is aimed to build on the learning from previous/existing employability programmes, deliver high intensity and sustained information, advice and guidance (CV building, interview preparation, understanding of UK work etiquette) for individuals coming from Black, Asian or Minority Ethnic background.

The beneficiaries must be unemployed, economically inactive and low skilled workers who want to upskill so that they can move into a sector or role that better suits their professional aspirations. Beneficiaries should be having one or more complex needs for example poor mental/physical health, cultural and language barriers etc.

We started this project at the end of January and we submit our monthly reports at the start of every month. Our target is to sign 10 ladies onto our project and we already have signed 18 ladies so far. We have to upload all our learner's data and their progress on a database called VIEWS and we add updates regularly. We also provide one-one support to learners with their online courses as well.

We have reached all our targets and have accomplished all the outcomes while tracking their progress (Job search, learn life skills, Employment, Training/Learning, Volunteering and Work Placement) before the finishing date that is 30th June, 2022.

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Report to the trustees/ members of

Charity Name

Pendle Women's Forum

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st March 2022.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination and confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Kashif Insari (MAAT)
Adamson Accountants
138 Every Street, Nelson
BB9 7EX
31ST October 2022

PendleWomen's Forum
Statement of Financial Activities to 31st March 2022
Including Income and Expenditure Account

	Big Lottery Fund £	BBC Cin £	BBO Selnet £	TNL £	Community Foundation Lancashire Mental health CCG/CVS £	ESF/ WEA £	AWARD 4 ALL £	ROSA £	POSTCODE LOTTERY FUND PCLF £	CRF £	Nelson & Colne College £	Unrestricted Funds £	Total Receipts £	2020/2021 £
Incoming Resources														
Grants- Big Lottery Fund	49,423												**49,423**	48,257
Grant- BBC Cin		2,800											**2,800**	10,298
Grant- Selnet BBO			12,880										**12,880**	12,669
TNL				-									**-**	-
Community Foundation Lancs /					-								**-**	-
CCG./CVS													**-**	3,657
Church Urban (Near Neighbour)													**-**	-
ESF/WEA						7,824							**7,824**	-
Award 4 All							10,092						**10,092**	61
ROSA								9,349					**9,349**	16,442
Post Code Lottery									19,998				**19,998**	-
CRF Fund										14,115			**14,115**	3,413
Nelson & Colne College											4,460		**4,460**	-
Others												300	**300**	
Total Income	**49,423**	**2,800**	**12,880**	**-**	**-**	**7,824**	**10,092**	**9,349**	**19,998**	**14,115**	**4,460**	**300**	**131,240**	**94,796**

	Big Lottery Fund £	BBC Cin £	BBO Selnet £	TNL £	Community Foundation Lancashire Mental health CCG/CVS £	ESF/ WEA £	AWARD 4 ALL £	ROSA £	POSTCODE LOTTERY FUND PCLF £	CRF £	Nelson & Colne College £	Unrestricted Funds £	Total £	2020/2021 £
Expenditure														
Staffing:														
Project Coordinators	**23,223**	**2,479**	**11,060**	**430**	**2,352**	-	**744**	**376**	**2,223**	**5,644**	-	-	**48,530**	**47,401**
Sesional Worker/Tutor	140	-	-	540	-	-	2,614	2,912	1,205	404	-	-	**7,816**	4,976
Overheads:												-	-	-
Rent	2,521	-	-	-	-	-	-	-	-	229	-	-	**2,750**	3,014
Room hire	-			-	-	-	-	-	-	-		-	-	-
Insurance	549	-	-	-	-	-	-	-	-	-	-	-	**549**	738
Maintenance & Repairs	-	-	-	-	-	-	-	-	-	-		-	-	200
Gas & Electricity	1,400	-	-	-	-	-	240	-	-	417	-	-	**2,058**	1,975
Telephone/Internet	916	-	-	-	-	-	-	-	-	231	-	-	**1,147**	2,897
Water	235	-	-	-	-	-	-	-	-	-	-	-	**235**	446
Activity costs:												-	-	-
Activities(inclues	1,027	860	-	-	-	-	-	-	-	-	-	-	**1,887**	349
building capabilities)												-	-	-
Stationery/Equipment	60	727	-	-	191	-	-	172	93	9	-	-	**1,252**	2,542
IT	285	-	-	-	-	-	-	144	-	-	-	-	**429**	1,394
Cleaning	3,801	-	-	-	-	-	-	-	-	11	-	-	**3,812**	151
Petty Cash	1,250	300	-	-	-	-	100	-	-	100	-	-	**1,750**	600
Publicity/Adverts	380	-	-	-	-	-	-	-	-	-	-	-	**380**	50
Project												-	-	-
Management/Consultants	4,701	33	82	-	-	12	1,856	1,270	2,252	1,412	-	-	**11,619**	12,392
Payroll Fees	425	-	-	-	-	-	-	-	-	-	-	-	**425**	1,883
Audit Fee	460	-	-	-	-	-	-	-	-	-		-	**460**	450
Other Fees & Charges	3,705	252	757	61	-	-	457	92	236	603	-	-	**6,164**	3,258
Total Expenditure	45,077	4,651	11,899	1,032	2,543	12	6,011	4,966	6,010	9,061	-	-	**91,262**	**84,714**
Net Income	4,346	- 1,851	981	- 1,032	- 2,543	7,812	4,081	4,383	13,988	5,054	4,460	300	**39,978**	**10,082**
Funds Brought Forward	21,226	4,341	2,879	6,868	2,889	- 3,066	-	-	-	-	6,350	47,443	88,929	80,390
Funds Carried Forward	25,572	2,489	3,860	5,836	345	4,746	4,081	4,383	13,988	5,054	10,810	47,743	128,908	90,472

Pendle Women's Forum
Balance Sheet as At 31st March 2022

	2021/2022 £	2020/2021 £
Assets		
Bank	124,021	80,529
Fixed Assets	4,887	6,049
Debtors - OCMC	-	4,224
Debtors - Big Lottery Fund	-	3,894
Debtors - ESF/ WEA	-	3,066
	128,908	97,762
Liabilities		
Revenue Funds:		
Restricted Funds		
- Big Lottery - Stepping Stones	25,572	25,120
- BBC - CIN/Aiming Higher BBC	2,489	4,341
- Selnet BBO	3,860	2,879
- Award 4 All	4,081	-
- Mental Health Project	345	2,889
- Church Urban (Near Neighbour)	-	544
- CCG Fit & Happy Project	-	-
- ESF/WEA	4,746	-
- TNL	5,836	6,868
- ROSA	4,383	-
- Post Code Lottery Fund	13,988	-
- CRF	5,054	-
- Lanc County Council	-	1,328
- Nelson & Colne College	10,810	6,350
Unrestricted Funds	47,743	47,443
	128,908	97,762

Accounts Reviewed and approved by:

Name	Title	Signature	Date
Mrs.Raisa Malik	Chairperson		24.10.22
Mrs.Sheila Wicks	Treasurer		
Mrs. Shazia Koser	Secretary	Shazia Koser	24/10/22

PENDLE WOMENS FORUM

England & Wales - Charity number 1125504

Accounts



PENDLE WOMEN'S FORUM

ANNUAL REPORT

2020 – 2021

CHARITY NO: 1125504



MISSION STATEMENT

Pendle Women's Forum aims to provide confidential advice and information to women from all communities, who either live or work in Pendle.

The Forum aims to empower women from socially disadvantaged backgrounds to build their capacity in order for them to become confident individuals.

To improve the advancement of education and training and the preservation and protection of good health.

Pendle Women's Forum seeks to build a community where mothers and children create a better future for themselves by working and living together.

PWF BACKGROUND, OBJECTIVES AND SERVICES PROVIDED

BACKGROUND

Pendle Women's Forum (PWF) was founded in 1998 by a group of dedicated and concerned individuals who came together in a bid to set up an organisation to tackle the increasing problems faced by women in our community. This included social exclusion, women's rights, social deprivation, high rates of unemployment, education, training and a lack of opportunity.

PWF functions have increasingly developed as the circumstances of the community have changed. The organisation is now heavily involved in the social, economic and cultural regeneration of the area.

Dr. Raisa I. Malik, Chairperson of PWF, was one of the founder members and she has continued to play a pivotal role in the success and development of the charity over the last 22 years.

PWF achieved a registered charity status with the Charity Commission in August 2008.

OBJECTIVES

The main objectives of PWF are:-

- To promote any charitable purpose for the benefit of women and young girls, particularly but not exclusively, from the ethnic minority communities in Pendle.
- The advancement of education and training.
- The preservation and protection of good health.
- The promotion of equality of opportunity and good relations between persons of different racial groups and religions.
- The provision of facilities for culture, social and recreational activities in the interest of social welfare, with the object of improving the conditions of life.

SERVICES PROVIDED

Over the years, the organisation has developed its services to cater for the wide range of issues affecting the women in the local community. The services include:-

- Information
- Advice
- Advocacy
- Training for employability
- Sports and leisure activities
- Education
- Outreach work
- Practical support
- Social inclusion
- Creating volunteering opportunities
- Empowerment

PROJECTS UNDERTAKEN IN 2020 – 2021

Stepping Stones Project – funded by the National Lottery Community Fund.

Building Better Opportunities Changing Futures – funded by ESF and The Lottery Fund, managed by Selnet.

Aiming Higher – funded by BBC Children in Need.

Lancashire - COVID19 Support Fund (Overcome COVID19 and Thrive - LCF) - Funded by Community Foundation for Lancashire

Covid19 Emergency Fund (Overcome COVID Barriers Project) - funded by TNL

Skills for Employability & Future Success (Sewing Project) - funded by ESF and managed by WEA



EXECUTIVE MEMBERS' LIST

Dr Raisa Ikram Malik – Chairperson

Mrs Sheila Wicks – Treasurer

Mrs Shazia Koser – Secretary

Mrs Kathleen Shore

Mrs Sultana Shafi

Mrs Sameera Khawar

Chairpersons Overview (April 2020 – March 2021)

The past year has been full of challenges for us all in the country and beyond and mainly brought on by sudden onslaught of the Covid-19 pandemic which necessitated significant changes in the routine of all working people in every sphere of life – for protection against contracting the deadly infection and to prevent its spread. As a matter of fact, two of our staff became its victims and two others had to go into isolation. Consequently, we had to close our premises for a period, and re-open in August 2020, after observing all the safety precautions.

I am pleased to report that despite all the disruptions and absences due to illness, we sprang back with renewed zest, although quite a few sessions of both education and training had to be carried out on Zoom, in view of the various restrictions and domestic circumstances of the clients.

We have continued our projects vigorously, as to meet the multiple needs of the community for support, health, especially mental health and unemployment. We have been lucky in getting funding for a few projects may it be for a short term, to deliver these important services to our clients on health and well-being, mental health, especially of elderly women, management of money and debt during Covid-19 and welfare help and support.

Our other important projects have also been working continuously on the ground:

Stepping Stones, a five-year project funded by the National Lottery Community Fund, was focussing on employability of women through their education, training and empowerment.

The Building Better Opportunities (BBO) project supported by ESF and BLF, in its second phase was delivering services to disadvantaged women facing multiple barriers.

The Aiming Higher project, funded by the BBC Children in Need was working with girls aged 7 to 19 years, helping them to widen their horizons of their future careers by providing them with opportunities and training outside their school times, and improve their choices for their future lives.

You can see further reports of all these projects, further on in the annual report.

Here I would like to sincerely thank all our supporters who fund us to sustain and develop Pendle Womens Forum, so that we can continue the much-needed services to women in Pendle, especially the women from disadvantaged backgrounds, otherwise their lives are unfulfilled, and their potentials unrecognised.

We are becoming increasingly aware that we need a bigger premise so that we can hold bigger classes and teach a greater variety of programmes. I hope that Pendle Borough Council will look at us favourably in this regard.

I want to express my gratitude to all the members of the executive committee for their support, commitment and hard work. I would like to thank all the staff for their dedication to the service to the community especially during the very challenging times imposed by Covid-19, and continuing to perform all the core duties of their projects. Similarly, my

special thanks to all our committed volunteers, who have always supported the organisation and its staff through thick and thin.

Dr. Raisa Malik

Chairperson

PENDLE WOMENS FORUM

TREASURER'S REPORT FOR YEAR ENDING 31ST MARCH 2021

I have perused the report and am pleased that we still have a good level of reserves in our accounts. We have also been able to attract funding from various bids and whilst these have not been large sums over several years, they have kept our Staff in employment and served our clients as we would wish to. It would be great if we could land five year deals such as the Big Lottery which is in its last year or two, but these sort of funds are harder to obtain.

On expenditure, we have seen increases in the following categories – sessional workers/tutors, rent costs, insurance, gas and electricity, telephone/internet, IT, cleaning, petty cash, payroll fees, audit fee, other costs considerably as is the costs of consultants which has doubled. IT and telephone/internet costs have been affected by the Covid-19 pandemic which has meant using online contact instead of meeting face to face. On the other hand we have seen reduced costs for staffing (project co-ordinators), room hire (again due to Covid), maintenance, activities (which were restricted)stationery, and publicity.

On the whole we managed to get through a difficult period whilst continuing to serve our clients and I would like to say 'well done' to all.

Sheila Wicks
Treasurer

Secretary Report 2020/2021

Pendle Womens Forum has had another productive year in terms of benefiting women and young persons in Pendle, especially the most disadvantaged and vulnerable sections of the community. In the midst of the Covid -19 pandemic, it was even more important for Pendle Womens Forum to go above and beyond and help women tackle issues around housing, domestic violence, joblessness and stress.

It has been invigorating to see so many different projects, providing intense, one to one help and support across many areas including, welfare, employment, training, volunteering, mental health and well-being. We've also seen some interesting capacity building activities as well as programmes around mindfulness, which were incredibly helpful to those suffering from anxiety, post Covid.

I would like to personally thank all the funders for making it possible to deliver some life changing and beneficial projects at Pendle Womens Forum. Outlined are the project activities and achievements for the year.

Shazia Koser

Manager's Report

The financial year April 2020 to March 2021 has been another successful year forPendle Women's Forum (PWF). We continued our long-term projects 'Stepping Stones' funded by The National Lottery, 'Aiming Higher', funded by BBC CiN and 'Changing Futures', funded by BBO/ESF. We completed a new project funded byLancashire Community Foundation (LCF) and started another one funded by TheNational Lottery (TNL), which was the COVID Response Fund.

It was a successful year, but we faced various trials and tribulations due to the COVID pandemic. However, we switched some of our delivery onto online learning, and this proved successful for us. We did various activities online such as arts and crafts, sewing, exercise and ESOL. We found that some learners quickly adapted to online learning, whilst others were reluctant to take part at first, but once they got started, they realised that it was quite easy for them. However, there were a small number who refused to engage online. However, they remained part of our WhatsApp groups and we tried to engage with then in that way by sharing learning and information through those groups as well.

As soon as we were able to, we started supporting learners from the centre. We received funding from LCF and TNL, which enabled us to support women on a one-to-one basis, which we managed at the centre. However, the funding also enabled us to deliver various activities online.

The online activities were very successful. We supported learners with accessing the internet and showed them how to use Zoom. We also loaned out tablets with SIM cards, so they could access the activities. We did various activities, including sewing, crochet, embroidery, painting, and baking. We provided resources for most activities, except for the baking ones, which the participants managed themselves.

We found that requests for one-to-onesupport with various aspects of IAG had gone up and we supported many women with benefits claims, managing money, finding ways to support them with food or other needs. It has been a tough year for many women, as many lost job and others were suffering due to being in self isolation for so long.

We continued delivering the Changing Futures Project, which was much needed, as many women we were supporting through the project on a one-to-one basis, went through a tough time during lock down. It proved a lifeline for many of these isolated women.
We continued with some activities online and through WhatsApp for children through our BBC CiN project. We were able to provide resources, so children could take part,and this was appreciated, as it gave them the opportunity to engage, which they maynot have been able to do otherwise.
We used both the LCF funding and the TNL funding to offer activities and support, so thatwomen felt less isolated. The one-to-one support was offered through the centre and thegroup sessions were offered online via Zoom. This gave many women an outlet to help relieve the stresses caused by lockdown and it also gave them a chance to learn new skills.
We continued with our sewing project funded by ESF and managed by WEA. We adaptedto delivering simpler sewing items such as bags and mask, which the women found manageable by Zoom.

Overall, another good year. We hope to continue the excellent work in the coming year and hopefully support many more women, especially in these uncertain times causedby the pandemic.

Farhana Patel
Manager

Stepping Stones Project – Report

(April 2020 – March 2021)

The Stepping Stones Project (SSP) has continued to successfully deliver its services this year. A variety of activities, job clubs and learning took place for unemployed women in Pendle. This year, we registered new clients and learners as well as supporting previous ones too. We continued to work with a diverse group of ladies from different faiths, backgrounds and ages, delivering an inclusive service for all.

Outlined below are a summary of the key activities:

ESOL Provision

The Stepping Stones Project continued to provide ESOL provision in partnership with Lancashire Adult Learning. Risk Assessments were carried out, taking into consideration the rules and regulations around Covid-19. Due to social distancing, we could not accommodate more than 9 learners in a class. This was compared to 12 learners we could previously accommodate.

ESOL assessments took place in September 2020, and by the end of the month the classes had started. We had one Entry 1 class, two Entry 2 classes, one Entry 3 class, and one Level 1 class, a total of 5 ESOL classes a week. This year there was no formal provision for those ladies at a pre-entry level, therefore we held spoken English class ourselves to cater for this need.

Initially we found that the attendance to the ESOL classes was low. This was due to learners not feeling well, some isolating due to track and trace and some learners having to stay home with their children, who were self-isolating from schools. Nevertheless, learning continued through homework and extra support in classes.

After the Christmas break, there was another lockdown in place till mid-March. All classes resumed via Zoom and were well attended. Support was provided beforehand on how to download and use ZOOM. Later, face-face classes resumed from 15th March 2021 and all learners completed exams in July.

Evaluations and tutor observations showed that the ESOL provision was making a positive difference. Ladies reported to be much more confident in speaking in class, and doing presentations. There was an improvement in their reading and writing skills, from when they started. Ladies reported increased self-esteem and motivation, especially when working in groups. They found the classes interesting, informative and enjoyable; they felt that the spoken English classes and practical sessions aided their English language skills and employability skills. Most learners passed their exams and were ready to progress to the next level from September 2021.

ICT Classes

We continued to deliver ICT classes for unemployed ladies. These classes started in December 2020 and resumed after the 2nd lockdown from mid-March 2021. Learners covered topics on Microsoft packages, using emails, online job search, producing CV's. They were also taught how to use different applications on their phone e.g. ZOOM, Learn My way etc…

Evaluations showed that unemployed ladies reported an increased understanding of computers and Microsoft packages. Tutor observation and reports showed learners had a keenness to study, and developed gradual confidence in using emails, attaching documents to applications, CV's to emails and how to submit online applications.

Mindshift Programme

The Stepping Stones Project found that more and more unemployed ladies were coming to us having multiple barriers towards employment. Besides welfare issues, we discovered that as a result of the pandemic, ladies were more depressed, lacked confidence and motivation. They said they felt mentally and physically unfit. We had the opportunity to work with a holistic and well-being therapist from Inner Reflection Therapies. She was carrying out a pilot study on mindfulness and well-being. The mindfulness course seemed a perfect starting point for our ladies. Using relaxation, mindful and CBT techniques, ladies had a chance to explore their inner world and learn how to be present within the real world. In the sessions they had an opportunity to plan and practice a mindful, self-aware and self-care routine.

We could notice a difference after the first session; ladies felt and looked much more relaxed and refreshed. After completing the 7 sessions, ladies had an opportunity to receive three free one-one CBT sessions with the therapist. Ladies had also made self-care boxes consisting of mindfulness cards, aromatherapy oils and their favourite scented candles. Overall, we found that ladies felt much more focussed, positive and confident in themselves.

Job Clubs

Weekly job clubs continued, providing help and support with online job search, registering ladies with recruitment agencies, producing CV's, making online application forms and interview techniques. The job clubs have continued to see unemployed women build up their work search skills, become more confident and motivated to use the computers and more aware of different websites for job search.

One-one advice surgeries

In-depth help and support continued at our one-one advice surgeries. More often we saw ladies who wanted to learn English and find a job but had multiple barriers such as low income, domestic violence issues, single parents, lack of work experience, mental health issues etc… These seemed to be heightened by the Covid-19

pandemic. In these cases, we referred the ladies to other partner organisations that could help them overcome such barriers, as well as supporting them through well-being and mindfulness workshops. This way we could ensure that the ladies were receiving help for their problems whilst accessing SSP job clubs and attending the classes. We saw unemployed ladies felt more confident and had become more aware of services and help and consequently could make more informed choices than before.

Steering Group

We continued to hold steering group meetings to shape the development and delivery of the SSP services. The group was made up of the SSP staff, volunteers and some service users. The SSP continued to deliver its core activities such as ESOL, ICT, job clubs etc... However, it was discussed that extra help should be provided in terms of tackling other issues that were hindering employability, such as welfare, benefits, mental health and well-being etc... as these were quite prevalent amidst the pandemic. Therefore one-one help and support was provided, and we had the opportunity to hold sessions and workshops around health & well-being.

Beneficiaries

Through our job clubs and one-one advice surgeries we supported another 36 unemployed ladies this year, totalling to 152 unemployed ladies. These ladies saw an increased awareness of education, training, employment and voluntary opportunities.

In total unemployed ladies that enrolled on to the ESOL programme/ ICT and other courses was 148 by the end of year 3. We have continued to work with these ladies in addition to registering more unemployed ladies wanting help and support. In total, by the end of this year of the SSP we helped 199 unemployed ladies.

Partnerships

This year we have continued to work with Lancashire Adult Learning (part of Nelson & Colne College and Accrington & Rossendale College), delivering the ESOL provision. We have continued to work with PEEF in Brierfield, referring ladies for help and support. Our partnership has continued with the Jobcentre Plus, who often refer ladies to our job clubs and ESOL classes for employability help and support. This year has also seen the engagement of new partnerships being formed with Inner Reflection Therapies and Community Arts by ZK.

Annual Report - March 2021 - BBO Changing Futures Project

Results: The Project was on target to achieve the results for (Phase One) by March 2020. However, Phase One of the Project was back dated to January 2020, hence leaving a shortfall. This shortfall combined with the new Phase 2 targets are detailed below, together with my results to March 2021.

	Phase 1 Projected Targets	Phase 1 Acutal Targets@ Q4 2019	Phase 1 Shortfall @ Q4-2019	Phase 2 Projected Targets @ Q1-2020	Phase 1&2 Project Targets combined @ Q1-2020	Phase 1&2 Actual Results @ Q3-2021 1/9/21	Remaining targets to be met @ Q3-2021 1/9/21
Referrals	23	24	+1 *	10	33	31	-2
Employment	03	02	-1	01	04	05	+1
Educ/Training	04	03	-1	02	06	08	+2
Job Search	03	00	-3	01	04	00	-4
Soft Outcomes	60	-	-	50	110		-5

*+1 client included in this table however disregarded in Phase 2 combined totals

Note: Zero job search results are compensated for in over-achieving in Employment/Education Results.

In July I claimed 1 result into Training & Education which was approved on the 27 July 2021.

Another 2 clients are to be registered onto the Project this month.

Activities:

Clients benefit from one-to-one sessions in order to tackle barriers which hinder or prevent them from focusing on their ultimate goal with regards to their education, training and employment. These sessions typically focus on areas such as job search, completing application forms and interview preparation. Advice and guidance is centred around the clients development plan - covering numerous areas within the clients 'life cycle' from motivation, health, wellbeing to benefits and budgeting.

Negotiations take place with a network of partners throughout the year to ensure plenty of courses and activities are running from the Centre. ESOL classes ranging from Entry 1 to Level 2 have been running from the PWF main building. Other courses in the last quarter have included Art therapy sessions to tackle mental health and one-to-one counselling sessions via CANW. A Whatsapp group to promote Women's wellbeing continues and is accessed by several of my cleints.

Future:

Selnet have given PWF CF project a green rating which may lead to a potential phase 3 project for which submissions need to be made soon.

BBO Changing Futures Project Annual Report 2019/2020

Results: The Project was on target to achieve the results for (Phase One) by March 2020. However, Phase One of the Project was back dated to January 2020, hence leaving a shortfall. This shortfall combined with the new Phase 2 targets are detailed below, together with my results to the end of Quarter 1 (March 2020):

	Phase 1 Projected Targets	Phase 1 Acutal Targets@ Q4 2019	Phase 1 Shortfall @ Q4-2019	Phase 2 Projected Targets @ Q1-2020	Phase 1&2 Project Targets combined @ Q1-2020	Phase 1&2 Actual Results @ Q1-2020 end	Remaining targets to be met @ Q1-2020 end
Referrals	23	24	+1	10	33	24 *	10
Employment	03	02	-1	01	04	03	-1
Educ/Training	04	03	-1	02	06	07	+1
Job Search	03	00	-3	01	04	00	-4
Soft Outcomes	60	-	-	50	110	79	-31

*+1 client included in this table however disregarded in Phase 2 combined totals

Note: Zero job search results are compensated for in over-achieving in Employment/Education Results.

This Quarter (Apr 19 - Mar 20), I have claimed 7 results: 4 clients exited into Education and Training; 3 clients exited into Employment.

Clients benefit from one-to-one sessions in order to tackle barriers which hinder or prevent them from focusing on their ultimate goal with regards to their education, training and employment. These sessions typically focus on areas such as job search, completing application forms and interview preparation. Advice and guidance is centred around the clients development plan - covering numerous areas within the clients 'life cycle' from motivation, health, wellbeing to benefits and budgeting.

Negotiations take place with a network of partners throughout the year to ensure plenty of courses and activities are running from the Centre. Below is a snapshot of courses and activities set up, delivered/continued during the year:

Acitivities:

All ESOL provision at PWF via Burnley College came to an end in April 2019. Level One students who were studying at the Burnley College main site completed their exams at the end of June 2019.

In order to continue with providing the above provision, negotiations were held with LAL (Lancashire Adult Learning) to provide ESOL classes from our PWF venue starting September 2019. These included Accredited ESOL classes Entry1, Entry2 and Entry3. ESOL

Level 1 and 2 classes were set up to run from the nearby Ace Centre for PWF clients via Lancashire Adult Learning which began September 2019.

Access to Health (Health Literacy) classes combined with ESOL were delivered from PWF premises via Lancashire Adult Learning - this course was especially adapted for pre-entry learners which started on 10 Sep 2019 and ended on 18 Mar 2020.

Talk English Classes for pre-entry clients ran from PWF, September 2019 to Dec 2019.

Walking Group via Burnley FC was organised and ran from September 2019 - March 2020.

Financial capabilities - Lancashire Women delivered sessions on money management/budgeting. Two group sessions took place along with one-to-one sessions.

Active Lancashire started sports sessions in May 2019 at PWF (archery, table tennis) which continued to March 2020.

Level 1 Health and Social Care course at PWF via Accrington College ended after six sessions on the 19 July 2019.

Parenting classes following the Webster Stratton model were held at Lomeshaye school run by qualified Practitioners for school parents and PWF clients which started on the 17th January 2020 x 12 weeks.

CANW - 2 clients were referred for counselling services each given 8 sessions.

Aafiyah Holistic Therapy one-to-one sessions delivered at PWF which started on the 9th January 2020. Group sessions started on the 23 January 2020 and were due to run until June 2020.

Accredited ICT classes via LAL started at PWF on the 2nd March for 15 weeks.

Accredited Maths classes via LAL started at PWF on the 3rd March for 15 weeks.

Note: the above 3 classes/courses were placed on 'hold' due to closure of PWF on the 20 March 2020 in response to Covid-19.

Aiming Higher BBCCIN report 2020 - 2021

Project Coordinator; Mahwish Khalid

Pendle Women's Forum

Due to the impact of COVID 19 even our activities were affected, as the country went through several lock downs and due to the restrictions in place during several months, we were unable to hold any activities following the Government's guidance of social distancing. The previous and current year has been extremely hard for us and our participants who now face new pressures and challenges. These challenges were the result of staying at home and not being able to go out of the house unless necessary or engages in any activities that would create contact between other people that were not part of their households.
As this pandemic was alien for the participants and us, it takes us a while to adapt into and work accordingly with following the SOPs designed by the Government.
We were able to create a WhatsApp group to stay in contact with the participants and provide them with any help or guidance that they required. The girls were also regularly given different tasks to complete at home, and post pictures on the group so that they can feel the sense of some normality and stay engaged by doing these activities. I will also mention that we do realise that COVID 19 had also impacted people financially so the girls were not pressured into creating or making anything that could not afford, and they used whatever they had their access to.
We also regularly posted information and guidance on how to cope with COVID 19. We also encouraged the girls to reach us on which ever matter they wanted help with and this was also done outside of the group to maintain confidentiality, One of the example is when a participant reached out to me to help and guide her to apply for a benefit that would help her and her family financially as she stated that they were struggling and were even unable to buy basic necessities such as food due to her father losing his job due to COVID 19. They were also open to seek any help regarding career advice, or CV making or even help in searching for jobs, and we helped several of our participants by creating a CV and looking for a job during this period.
We also regularly posted about activities that they could while staying at home, they were also encouraged to take part in online activities that were free of cost and they would be able to enjoy along with their siblings. We also regularly would post information about discounted and free tuition opportunities for both girls and boys and guidance about discounts in tuition fees if their families were on certain benefits. This information also benefitted so many of the participants as they were able to seek help with their studies mostly free of cost. We also regularly posted information about several grants which were introduced by the government to families toward food and essential supplies. The girls were also encouraged to take part in a writing competition, by IMO to share their experiences after COVID. And

several other free of cost activities such as virtual museum were also posted on the group so that the girls could have some form of entertainment during this difficult period.
We also did a painting competition during the lock down; the girls were given the relevant supplies and the winner received back to school hamper that included general school supplies.
We also held Henna making and design, and Hijab tutorial zoom sessions for the girls during the holidays.
As time progressed and with the guidance from the government, we were able to hold the sessions again by following the SOPs. These sessions happened every week on a Saturday and three to four times during the week in the holidays. These sessions usually lasted for 2 hours and on some occasions over 2 hours in order to complete the activity.
These sessions consisted of arts and crafts, cooking sessions and career advice sessions. As the learners were able to take part in group activities again, they were very keen participate in the activities each week. The participants also appreciated the fact that they are able to enjoy these activities along with their sisters which also give them an opportunity to spend time together, it also provided them an opportunity to do activities that they usually cannot do at home or school especially due to financial issues and I benefitted them by increasing their confidence, self-esteem and commination skills.
The arts and crafts sessions included, learning different painting techniques such as abstract string art on paper and canvas, ceramic mug decorating, henna candle decorating, macramé key chain making, foam tie and dye art and painting, cake and cupcake decorating. We have also planned some sessions that will be happening in the following weeks such as, fabric painting, non-alcohol homemade hand sanitizer making and terrarium making.
During the cooking sessions the girls were taught easy no bake and affordable recipes. They also learned cakes and cookies decorating and various deserts, which were easy to create. These sessions provided an excellent opportunity for the girls to make, create and try recipes that they may not be able to eat at home. As each of the participant creates their own individual things, they also get to take whatever they make home so that they can show it and enjoy it with their families together. The skills they learnt will help them decide if they want a career in catering. Some learners practiced the recipes at home according to their budgets. They also learnt that healthy eating was important, but you can eat cakes and other such goodies provided it is in moderation. Some of the sessions that we have already planned for the following week are, no bake chocolate fudge cake, white-bread pastry and tanghulu fruits.
The advice and guidance sessions educated the girls about further education, apprenticeships, vocational qualifications, voluntary work, online courses, employment, choosing a career, bursary funds and student loans. The girls also learnt CV making, job applications and interview techniques through role plays. The girls were helped to identify further education and career options through online quizzes and group discussions. Their school doesn't have much provision around careers, because the school lacks funding and unable to offer some of these activities. Due

to COVID most of these sessions consisted of one to one basis and were available to access anytime throughout the week.

In the beginning of the year when the participants started to attend the activities, they were not aware about healthy eating as they were from deprived community, they did not an option to opt for healthy choices due to financial difficulties. Through these sessions they were able to access innovative and fund ways of learning about different foods and being able to eat, that they were not able to eat or make at home. During these sessions they also learned that they can enjoy good food on a low budget. These sessions also enabled the girls to increase their skills such as, chopping, cutting, mixing and decorating. These sessions also taught the girls about sharing and increased their confidence and communication skills as they all worked together.

At the start of the arts and crafts activities, the girls were extremely shy and reluctant as they had not done these kinds of activities before, they felt scared to try them as they were afraid of embarrassment and failure. But as they continued to attend the weekly sessions, they were comfortable to work with each other. Their confidence level increased rapidly when they were able to finish their work to the end and show it to each other. These sessions also brought out the creative side of the girls and so many of the participants considered pursuing the skills and talent in their future.

The schools in our local community do not provide opportunities for the girls to access post 16 career opportunities, which is the reason that they did not have knowledge and information. Through these sessions the participants were able to learn and have increased understanding about carer choices, where to access the relevant information, bursaries and apprenticeships, how to search for jobs, CV and cover letters. And also, for applying for relevant funding and benefits available for students.

Some positive feedback and comments from our participants,

" I did not want to come to these sessions when my sister asked me, as I am shy and I do not like public gatherings, but after attending the first sessions I found the atmosphere very peaceful and friendly, all the girls and Miss were extreme nice and had very positive approach, I was told off even when I made mistakes, which motivated me to keep taking part in the sessions".

"I enjoy doing the activities with my sister, I feel very happy and good and the best part is I can take my creation home".

Comments from participant's mothers:

"I am very happy that my daughter attends these sessions, my daughter is autistic and also has learning difficulty but the way you deal with her makes me relived that my daughter will be safe. It makes me feel very good that these activities bring smile to my daughters face, she gets very excited to attend each week and get to work with her sister".

"I wanted to learn how to make cakes and deserts without using an oven, as we do not have and cannot afford one. By coming to these sessions, I have learned so many fun ways of making deserts and I also can practise at home"

"I struggled with anxiety and depression due to COVID 19 and lock downs. Attending these sessions have helped to forget about my worries and concentrate on my productive side".

Through the year we have been collecting feedback through feedback forms after each session that helped us to evaluate and informed us about the girls' interests and experiences. These differences were also monitored through observations and by the comments that the participants used to say during and after the sessions, we were able to observe that the girls felt happy and seemed motivated to carry out the activity, they would smile and laugh amongst themselves which showed that they were enjoying the activity, they would also ask questions to followed the process which showed that they were taking interest in the activities. These were also observed through the attendance sheets as we could see how many girls were attending, which activity they were more interested to take part in and we would work with them accordingly. All of the girls were able to complete their tasks, while some of them followed the instructions and some used their own imagination which also enhanced their skills further. With progression the girls that completed their tasks without any help showed that they had benefitted from the project and some of the girls that required help showed some progress while there were a few girls that a lot of help through the session and did not have regular attendance.

We also take photographs that show the girls working keenly and also of their end products which gives them a sense of satisfaction and as they get to take it home, they seem extremely happy to share the experience with their families as well. Many of the participants would try the recipe at home and in the following session share their experience and pictures with us. As the girls fill feedback forms it also gives them an opportunity to decide what activity to do next this helps build their confidence as they talk and agree for the activity amongst themselves. Throughout the sessions the high level of attendance also shows the successful impact of the participation. Working tighter, sharing things also helped the participants to make friends as some of the girls were extremely shy, some of them had moved to UK from different country, these sessions gave all of them a chance to socialise and meet new people. We also used positive approach, language and smile to deal with the participants, we had a no negative comment policy and each time when someone was unable to do a task rather than saying "I cannot do it" we practiced saying "can you please help". During these activities the girls also helped each other which showed that they had developed an understanding and they have learned to worked together which also promoted a healthy competition.

Case study

One of my learner AZ came to live in the UK in 2019 along with her family. As we all know that coming to a new country, a new culture and a new language has its own struggles. As the elder daughter she had a lot of responsibilities because rest of her sibling are younger than her and her mother and father did not have any knowledge of the language. As she is at college going age, she also has to study and manage her time which is extremely hard for her.

Even with the knowledge of the language she does not have the know-how of managing certain things that are related to bills and benefits. Due to all the pressures and responsibilities she started to go into depression.

She was introduced to me through her aunt who come to our organisation for support. When I met her, it saddened me to see such a talented young girl in this condition so I registered her on to Aiming higher project. She also has a younger sister who also seemed very depressed due to not having any activities. As they were new to this country it took them a while to find schools and colleges which was another reason added to their worries. AZ was also worried for her younger because they were at home for a few weeks doing nothing until her and her siblings found space at schools and colleges.

Since AZ has been taking part in the sessions, she herself claims that she feels very calm and relaxed as these sessions gives her an opportunity to learn new things and also are extremely relaxing. Another reason that she is happy for is that she gets to do these activities together with her sister and other girls and they have made new friends. She appreciates the communication that happens between the girls and I because that has helped her in improving her communication skills. She has also been attending one to one session with me to help her with searching for appropriate college, information and searching for courses and which subjects to choose from. During the one to one session I have also helped her gain basic IT skills and also information and guidance for accessing and applying for benefits and online payments. I have also helped her to create a current CV and cover letter that she will use for her college and for jobs. I can already see a lot of improving in her mental state since she has been attending these sessions, she seems more energised and motivated and even at home she tries to do some the activities together with her siblings. Due to her depression she also suffered from obesity as they had nowhere to go and did not feel confident enough to go anywhere, now that she has been attending these sessions she walks to our office from her home along with her sister and due the change that she has seen because of that she now goes for walks 3 4 times a week along with her siblings. So, because of participating in these sessions she is also motivating her siblings which shows that her social skills have improved and she seems extremely confident now. The other amazing thing is her attitude towards life in general as she seemed very hopeless before but now, she has developed that confidence in her that she can manage anything on her own. As she helps her family, she now accompanies them for appointments as well which shows that she seems comfortable enough to go out, meet new people and communicate with them.

Comments

"I cannot explain in words how much taking part in these sessions have helped me. When we moved here from Pakistan due to family reasons, I thought that I will not be able to study again due the language difference and I also thought that I will not be able to find admission in a college. I want to study science and biology but because of certain issues I was not able to find the appropriate course. All these together caused me a lot of depression. I had gained a lot of weight and felt ashamed to go out even for shopping. Walking from my home to the office to attend the sessions, I have realised that has helped me a lot. I like walking now and because of that I always look forward to attend the activities. The help with IT and CV making has also benefitted me a lot as I now feel that I can do these things myself and I feel confident in doing them as well. We had a lot of problems at our house due my father being ill as well but taking part in the activities with my sister has helped me to take my mind of these things. I have also learnt so many new skills for making different dishes that would

not cost much but are extremely good. I also enjoy doing the activities relating to arts and crafts as they make me feel calm and relaxed. Another thing I appreciate is that whatever we make and create we get to take it home and I can enjoy it with rest of my family and they also get to taste and see my work that me and sister had done. I hope I can carry on attending these sessions as they are very good for both my mental and physical health and I find doing these activities very therapeutic."

This project has helped us to identify the lack of opportunities especially for young people. The do not have access to the basic knowledge of accessing various opportunities as even some of the schools in our community do not offer these services and support to the learners mostly due to the lack of funding and are extremely disadvantaged, and this affects the young generation. They have the needs which are not addressed by the schools which makes this project very important and useful for them.
We have learnt that evaluations are a good way of finding out what the young people want and it gives us a great opportunity to address individual needs by reflecting on the feedback.

We also aim to work towards identifying more underprivileged children from the local community to provide them with the opportunities that this project has to offer.

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Report to the trustees/ members of

Charity Name

Pendle Women's Forum

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st March 2021.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination and confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Kashif Insari (MAAT)
Adamson Accountants
138 Every Street, Nelson
BB9 7EX
21ST December 2021

PendleWomen's Forum
Statement of Financial Activities to 31st March 2021
Including Income and Expenditure Account

	Restricted Big Lottery Fund £	BBC Cin £	BBO selnet £	One Community Many Cultures £	Community Foundation Lancashire Mental Health £	Church Urban Grant (Near Neigbours) £	ESF/ WEA £	TNL £	Lanc CC	Nelson & Colne College £	Unrestricted Funds £	Total £	2019/20 £
Incoming Resources													
Grants- Big Lottery Fund	48,257.29											48,257.29	47,161.75
Grant- BBC Cin		10,298.00										10,298.00	16,951.50
Grant- Selnet BBO			12,668.81									12,668.81	12,477.50
Grants- One Community				-								-	-
Many Cultures												-	-
CFLMH					3,657.00							3,657.00	-
Church Urban (Near Neighbour)						-						-	3,968.00
CCG - Fit & Happy												-	2,782.50
Grants- WEA/ ESF							60.84					60.84	3,072.37
Pendle Borough Council (kath)								16,441.70				16,441.70	1,000.00
Lanc County Council									-			-	1328
Nelson & Colne College										3,412.50		3,412.50	2,937.50
Interest												-	132.54
Total Income	**48,257.29**	**10,298.00**	**12,668.81**	**-**	**3,657.00**	**-**	**60.84**	**16,441.70**	**-**	**3,412.50**	**-**	**94,796.14**	**94,711.66**

	Restricted Big Lottery Fund £	BBC Cin £	BBO selnet £	LCF/ One Community Many Cultures £	Community Foundation Lancashire Mental health CCG/CVS £	Church Urban Grant (Near Neigbours) £	ESF/ WEA £	TNL £	Lanc CC	Nelson & Colne College £	Unrestricted Funds £	Total £	2019/20 £
Expenditure													
Staffing:													
Project Coordinators	25,346.31	5,693.58	9,286.08	1,140.47	-	-	943.90	4,990.30	-	-	-	47,400.64	55,701.51
Sesional Worker/Tutor	200.00	90.00	-	520.00	100.00	-	1,736.00	2,330.00	-	-	-	4,976.00	3,572.58
Overheads:												-	-
Rent	3,013.51	-	-	-	-	-	-	-	-	-	-	3,013.51	2,010.98
Room hire	-			-	-	-	-	-	-	-	-	-	5,690.00
Insurance	738.20	-	-	-	-	-	-	-	-	-	-	738.20	648.39
Maintenance & Repairs	200.00	-	-	-	-	-	-	-	-	-	-	200.00	459.87
Gas & Electricity	1,853.33	121.32	-	-	-	-	-	-	-	-	-	1,974.65	1,840.44
Telephone/Internet	946.51	-	-	1,602.00	-	-	-	348.00	-	-	-	2,896.51	857.61
Water	446.31	-	-	-	-	-	-	-	-	-	-	446.31	-
Activity costs:												-	-
Activities(inclues building capabilities)	348.52	-	-	-	-	-	-	-	-	-	-	348.52	3,545.55
Stationery/Equipment	733.04	117.69	-	93.47	-	-	233.26	1,364.20	-	-	-	2,541.66	3,042.78
IT	1,250.59	-	-	-	-	-	-	143.88	-	-	-	1,394.47	452.70
Cleaning	151.15	-	-	-	-	-	-	-	-	-	-	151.15	1,649.32
Petty Cash	-	600.00	-	-	-	-	-	-	-	-		600.00	450.00
Publicity/Adverts	50.00	-	-	-	-	-	-	-	-	-	-	50.00	590.00
Project Management/Consultants	7,704.68	1,248.00	-	208.00	-	-	2,769.22	462.00	-	-	-	12,391.90	6,692.64
Payroll Fees	322.75	66.00	66.00	-	1,428.30	-	-	-	-	-	-	1,883.05	454.25
Audit Fee	450.00	-	-	-	-	-	-	-	-	-	-	450.00	370.00
Other	1,501.23	591.62	687.28	83.16	-	-	33.60	360.68	-	-	-	3,257.57	544.49
Total Expenditure	45,256.13	8,528.21	10,039.36	3,647.10	1,528.30	-	5,715.98	9,999.06	-	-	-	**84,714.14**	**88,573.11**
Net Income	3,001.16	1,769.79	2,629.45	- 3,647.10	2,128.70	-	- 5,655.14	6,442.64	-	3,412.50	-	**10,082.00**	**6,138.55**
Funds Brought Forward	22,118.94	2,570.80	249.45	- 577.19	759.92	544.39	2,589.37	425.00	1,328.00	2,937.50	47,443.32	80,389.50	76,019.25
Funds Carried Forward	25,120.10	4,340.59	2,878.90	- 4,224.29	2,888.62	544.39	- 3,065.77	6,867.64	1,328.00	6,350.00	47,443.32	90,471.50	82,157.80

Pendle Women's Forum
Balance Sheet as At 31st March 2021

	2020/2021 £	2019/2020 £
Assets		
Bank	80,528.96	76,083.02
Fixed Assets	6,048.62	-
Debtors - OCMC	4,224.29	577.19
Debtors - Big Lottery Fund	3,894.00	6,074.78
Debtors - ESF/ WEA	3,065.77	-
	97,761.64	82,734.99
Liabilities		
Revenue Funds:		
Restricted Funds		
- Big Lottery - Stepping Stones	25,120.10	22,118.94
- BBC - CIN/Aiming Higher BBC	4,340.59	2,570.80
- Selnet BBO	2,878.90	249.45
-One Community Many Cultures	-	-
- Mental Health Project	2,888.62	759.92
- Church Urban (Near Neighbour)	544.39	544.39
- CCG Fit & Happy Project	-	1,768.30
- ESF/WEA	-	2,589.37
- TNL	6,867.64	425.00
- Lanc County Council	1,328.00	1,328.00
- Nelson & Colne College	6,350.00	2,937.50
Unrestricted Funds	47,443.32	47,443.32
	97,761.56	82,734.99

Accounts Reviewed and approved by:

Name	Job Title	Signature	Date
Mrs.Raisa Malik	Chairperson		21.12.21
Mrs.Sheila Wicks	Treasurer	S.Wicks	21.12.21
Mrs. Shazia Koser	Secretary	Shazia Koser	21.12.21