

# **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 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 25 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 Nazema Saghir

Mrs Bibi -ul-Haq

## **Chairperson's Overview Year 2022-2023**

I am particularly pleased to present this review because it is our 25<sup>th</sup> 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 31<sup>st</sup> 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 30<sup>th</sup> 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


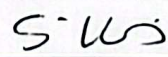
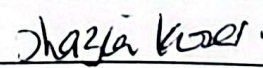
different social welfare grants according to their needs to improve their living standards as well as their mental and physical well-being.

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 £
<b>Assets</b>		
Bank	92,094	124,021
Fixed Assets	4,014	4,887
Debtors - OCMC	-	-
Debtors - ROSA	3,178	-
Debtors - ESF/ WEA	-	-
	<b>99,286</b>	<b>128,908</b>
<b>Liabilities</b>		
Revenue Funds:		
<b>Restricted Funds</b>		
- 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
	<b>99,286</b>	<b>128,908</b>

**Accounts Reviewed and approved by:**

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



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

	Big Lottery Fund	BBC Cin	BBO Seinet	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
<b>Incoming Resources</b>																
Grants- Big Lottery Fund	12,591														12,591	49,423
Grant- BBC Cin															-	2,800
Grant- Seinet BBO			21,545												21,545	12,880
TNL															4,977	-
Community Foundation Lancs / CCG/ CVS					4,977										4,977	-
Multiply/ WEA						15,640									15,640	-
ESF/WEA								400							400	10,092
Award 4 All								794							794	9,349
ROSA															-	19,998
Post Code Lottery															9,561	14,115
CRF Fund										9,561					10,178	4,460
Nelson & Colne College											10,178				2,000	-
Good Things												2,000			492	-
Aviva													492		38	-
Others															38	300
<b>Total Income</b>	<b>12,591</b>	<b>-</b>	<b>21,545</b>	<b>-</b>	<b>4,977</b>	<b>15,640</b>	<b>400</b>	<b>794</b>	<b>-</b>	<b>9,561</b>	<b>10,178</b>	<b>2,000</b>	<b>492</b>	<b>38</b>	<b>- 78,215</b>	<b>131,240</b>



	Big Lottery Fund	BBC Cln	BBO Selnct	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
<b>Expenditure</b>																
Staffing:																
Project Coordinators	20,313	26	20,405	3,309	1,579	6,426	-	4,008	3,835	2,900	15	-	-	-	62,827	48,530
Seasonal 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	-	283	257	-	-	-	1,085	1,147
Water	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	235
Activity costs:																
Activities (includes building capabilities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,887
Stationery/Equipment	190	-	344	-	-	-	-	262	-	129	192	-	-	-	-	-
IT	67	-	-	-	6	11	-	-	-	-	-	-	-	-	-	-
Cleaning	2,909	-	-	-	193	162	-	-	-	-	20	-	-	-	235	429
Petty Cash	100	-	-	-	-	832	-	350	-	790	-	-	-	-	3,954	3,812
Publicity/Adverts	-	-	-	-	-	200	400	700	-	-	-	-	-	-	1,840	1,750
Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	700	380
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
<b>Total Expenditure</b>	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
<b>Net Income</b>	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
<b>Funds Brought Forward</b>	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
<b>Funds Carried Forward</b>	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





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 31<sup>st</sup> 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