

# **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.

## **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
- 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 as 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 / CCG./CVS				24,845				4,895							29,740	24,961
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
<b>Expenditure</b>																
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
<b>Total Expenditure</b>	<b>3,651</b>	<b>23,440</b>	<b>32,118</b>	<b>24,311</b>	<b>2,635</b>	<b>2,179</b>	<b>564</b>	<b>-</b>	<b>7,232</b>	<b>5,108</b>	<b>1,000</b>	<b>5,306</b>	<b>408</b>	<b>1,055</b>	<b>109,007</b>	<b>104,476</b>
<b>Net Income</b>	<b>1,040</b>	<b>1,060</b>	<b>42,349</b>	<b>534</b>	<b>- 235</b>	<b>- 2,179</b>	<b>8,047</b>	<b>4,895</b>	<b>- 7,232</b>	<b>22,392</b>	<b>- 1,000</b>	<b>18,125</b>	<b>9,592</b>	<b>987</b>	<b>98,374</b>	<b>38,305</b>
<b>Funds Brought Forward</b>	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
<b>Funds Carried Forward</b>	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 31<sup>st</sup> 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  
29<sup>th</sup> September 2025