

DIVERSITY MATTERS NORTH WEST LTD

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

Registered Charity No. 1125544
Company Registration No. 06442869

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DIVERSITY MATTERS NORTH WEST LTD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st MARCH 2024

The trustees present their annual directors' report and financial statements of the charity for the year ended 31st March 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and activities

Diversity Matters North West Ltd.'s Objectives are to:

- Tackle issues that impact on people's health and well-being.
- Provide targeted support for disadvantaged and excluded groups.
- Promote improved community cohesion.

Our Values:

- We empower the people we work with, individually and collectively, by encouraging them to build with confidence on the skills and knowledge that they already have.
- We share the ideas and agenda of localism- don't do something for people they can do themselves.
- We listen to the views of the people within the community we serve, being informed, and led by their expressed needs.
- We are sensitive towards their faith and culture, although we will not normally undertake work that is faith specific.
- We strive to be honest and transparent about our intentions, so it is easier for the people we work with, and our partner agencies.
- We involve community members in decision making, volunteering, training, and paid employment.

The trustees confirm that they have continued to refer to the Charity Commission's guidance on public benefit, planning future activities and setting the policies for the year.

Our activities, policies, strategies, workforce development and recruitment are all underpinned by our values. It is the fabric that brings together all aspects of our work whether that is operational activities or developing new collaborations. As an organisation working within minority communities, it is paramount we ensure the safety and protection of vulnerable people when they are engaging in the activities and services of the Charity.

The work of the Charity has been in full swing! Impact of the pandemic and cost of living crisis still affecting the local communities has meant the demand for our services has increased further as we see more and more women and local people engage in our work.

Many of our service users who engage with us have multiple complex support needs including mental health issues, isolation, and loneliness, this has often resulted from delayed or lack of opportunities to socialise outside the domestic space and integrate into society. By offering localised provisions, removing barriers or criteria that restrict engagement and working with partners, we can engage with people soon after they move into the area. Enabling greater integration into society, reduce impact of isolation and poor mental wellbeing so they can take control and live their best life.

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We work holistically with women, predominantly but not exclusively South Asian communities, to support and empower them to identify their needs, build their confidence and develop the skills for future employment. We work alongside the local community and service providers to reduce barriers for women experiencing racial inequalities to access the services they need and the opportunities which will allow them to progress, ultimately supporting them to fulfil their potential.

Our networks and collaborations spread across Greater Manchester and beyond, from grassroots charities to the public and private sectors. We remain an organisation of choice - working with ethnic minority communities in Tameside. We work with local partners to input into strategic policies and ensure they are inclusive of the people they are there to serve, advocating for seldom heard communities and utilising existing places and spaces. This also includes using external venues to deliver some of our core activities creating a familiar environment for the men and women to meet independently from DMNW.

We remain resilient in a period of a turbulent funding landscape. Through the appointment of a Business Development Officer, we have successfully been able to secure multiyear and core funding from local grant makers and our local infrastructure organisation. The Board utilised the Charities surplus free reserves to continue to support the workforce and ensured that our core services remained functioning at full capacity.

Our core service include:

- Support for women in crisis.
- Support for women around training, learning and employment.
- Support around health and wellbeing.

A review of our achievements and performance

The charity furthers its charitable purposes for the public benefit through key achievements this year, including:

- Developing and delivering a bespoke training package to NHS on co production.
- Securing training contract to deliver Domestic Abuse in South Asian communities for TMBC employees.
- CEO successfully appointed and gained a seat at the GM Race Equality Panel
- Successful annual accreditation with Cyber Essentials.
- Secured funding from:
 - ↓ Tameside Council to work on the Tameside Racial inequality Community Consultation
 - ↓ Action Together for work around South Asian Bereavement Support service and providing much needed Emergency Core Funding
 - ↓ Tameside Council as part of a partnership delivering the domestic abuse contract across the borough. This contract is a 5 year + 5 year.
 - ↓ Lloyds Bank Foundation to support with core running costs.
 - ↓ Lottery to support core costs, training workforce and continued running of our training and learning programme.
- Successful completion and submission of end of grant/project reports for the Peoples Health Trust; *"It was great to read about the impact of your project, particularly the development of a sense of belonging and improved wellbeing"*. People's Health Trust Funding Officer, and *"the reports, case studies and quotes show what a great impact you're having on the communities you support and work with"*. The National Lottery Reaching Communities Funding Officer.
- Successful end of year report submission to the National Lottery Community Fund – Know Your Neighbourhood *"You have smashed the project outcomes and KPIs"*. "You

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are spoken about across Tameside – you are well known and the value you bring”, Lottery Funding Officer.

- Successful end of year report submission to the Home Office on crisis support work. Funder attendance at social activities where they found women to be highly engaged and very impressed with the progress of the project *“wonderful skills and very creative. The women were a breath of fresh air”* Home Office Funding Officer.
- Co delivered ‘Victim Survivor Lived experience’ group with TMBC to feed into strategies and policies around domestic abuse support services and holding panels to account.
- Developed relationships with GM Police to build up trust within the community.
- DMNW were approached by Bridges to be part of the domestic abuse tender to ensure tailored support for women from South Asian communities will be provided within the re commissioned domestic abuse services in Tameside.
- Given our extensive experience working with South Asian communities we had been approached to be part of the repeat perpetrators panel and repeat MARAC referrals panel to establish trends and reduce re referrals and subsequently risk.
- Using our ‘Grow our own approach’ we successfully recruited 8 sessional workers in a variety of roles including admin, marketing, community development and training facilitators, interpreting, providing a much needed first step into employment for many of the women we support.
- Over 600 people engaged directly into our services during 23-24 (last year 500), including 60 volunteers. A further 2500 supported indirectly and engaged at events, networks, groups and general outreach across Tameside.
- In addition, we signposted and referred over 150 people. Although this was 25% less than last year, we saw more people with complex multiple needs. People were signposted 537 times to support services, this is over a 50% increase in needs than last year’s 256. 7% were actual referrals into services (last year 33%). This was for citizen advice, training, volunteering, and support with health. Actual referrals dropped due to developing more culturally sensitive services in house such as our access support, learning hub, men’s, and women’s groups. Our diversity of service users continue to widen with 73% from the Bangladeshi community, Pakistani (15%), Chinese (2%), remaining 10% were a mix of backgrounds including Afghani, Sudanese, Iranian, Spanish, Indonesian, Arab, Nigerian, Portuguese, Kurdish, Indian, White, Black African, Tigrinya and Cameroonian. 40% of the people who walked through our door or rung in for help came due to feeling lonely or isolated.
- The demand and need for our services have grown substantially. Our reach has continued to expand across different communities, areas and ages.
- We have continued to be a Disability Confident Committed employer, Living Wage employer and a supporter of the Greater Manchester’s Good Employment Charter.
- Our women’s Matters Hub ladies were invited to see Princess Anne at the Manchester Boat Society in Ashton.

Financial review

- Funds as at 31st March 2024 amounted to £221,448 of which £25,338 were restricted.
- Restricted funds held at the end of the year have been carried forward for the continuation of the specific projects.
- Unrestricted surplus reserves amounting to £62,157 in 23_24 were allocated to cover gaps in salaries, including appointment of a new post of Business Development officer, until additional funding could be sourced. This also covered shortfall in expenditures for core running costs and overheads that were not covered under secured grants. The Board also agreed to cover costs of start-up of the women’s interpreting and translation services and associated expenses as part of the Charity’s income generation strategy. Due to the loss of the public sector contract, the Board allocated funds from unrestricted reserves to deliver a skeletal health and wellbeing programme for minority ethnic communities in Tameside.

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- In 23/24 we brought in £255,706 in grant funding, of which £12,500 is unrestricted funds. Some are multiyear funding.
- The Charity is now able to forecast 3-4 years ahead.
- In 2023_24 the Charity increased its income from sale of services, bank interest and fundraising, bringing in a total of £21,577 unrestricted income.
- In 2024_2025 the Board have agreed plans to use surplus free reserves to a maximum of £46,000 to further the charitable objects, including plugging gaps in staff salaries, direct project costs and core running.

Investment powers and policy

The trustees have an investment policy. Its objective to 1) produce the best financial return within acceptable levels of risks and 2) deposit and invest funds in ethically demonstrative financial institutions in line with its charitable status.

In line with its liquidity requirements and prepared planned expenditure, the Trustees have decided to deposit any surplus funds that is not required immediately in an interest-bearing account.

Reserves policy and going concern

The balance held in reserves at 31st March 2024 was £89,717 of which £89,426 are free reserves after allowing for funds tied up in fixed assets.

General Reserve

The Charity will seek, where possible, to maintain a general reserve equivalent to its total running costs for a period of no less than three or no more than six months. Where the general reserve falls below this figure, the Board will consider ways to generate increased reserve funds. Where the general reserve rises above the higher figure, the Board will consider ways to spend the surplus funds in furtherance of the Charity's objects.

Designated Funds

The Charity will designate specific reserve funds only in the event of an imminent and quantifiable liability, such as anticipated redundancy of specific posts or repair and removal costs on expiry of lease.

The Charity's main source of income is grants and contracts. The Trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently, the accounts do not include any adjustments that would be necessary if these sources of income should cease.

Risk management

The Board has established systems to mitigate the risks the Charity faces. Internal control risks are minimised by the implementation of financial procedures. All major projects and funding applications are authorised at Board level. Procedures are in place to ensure compliance with health and safety of staff, volunteers and service users. All policies and procedures are periodically reviewed to ensure that they continue to meet the needs of the Charity and are in line with government guidelines. The Board also works in line with the NCVO Charity governance code and ensures progress is made towards any improvements required. In all areas of our work and activities, we ensure the protection of vulnerable people.

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Revised strategies, policies and procedures were agreed. Policies revised included: Criminal Records and Recruitment of Offenders, GDPR policy, Flexible Working, Food policy, Home Working policy and agreement, lone working policy, WITS quality Assurance policy, Finance policy and procedure, Prevent strategy, Room bookings policy, staff handbook and the Trustee Manual

New policies included campaigning and political activities policy, Due Diligence and Ethical Fundraising policy.

In addition, we have openly shared good practice policies with commissioners and partners. *"I'd like to pass on the thanks of Bury People First. I sent them a copy of your policy I asked me to send their appreciations to you"* Lloyds Bank Foundation.

Looking Ahead 24/25

Trustees and senior managers continue to support staff with mental wellbeing in the workplace and to adopt hybrid working to provide services meeting the needs and demands of our communities.

We continue to be guided by our board of trustees ensuring we are continuously meeting the charitable objects through our services and activities we offer, tackling inequalities at all levels so people from seldom heard communities can have the same life chances and opportunities as others. Trustees continue to abide by both Charity Commission and Companies House regulations as well as our legal obligations.

We will continue to focus our efforts on longer term sustainability and diversifying our income streams with a distinct focus on generating unrestricted income. We have made further positive steps including.

- Working with consultant to deliver a strategy planning day with staff and trustees.
- Review and update Business Plan
- Developing operational and financial development plans
- Work alongside key partners and secured funds to implement a workforce development and training plan.
- Work alongside infrastructure organisation to review staff structure.
- Implementing our fundraising strategy and plan for generating unrestricted income.
- Focus on applying for funders and commissioners that are unrestricted, multiyear and / or cover core running costs to build financial stability.
- Work with Lloyds to revamp our marketing and publicity to secure buyers for our new start up a women's interpreting and translation service which provides first steps into employment for women and an income generation for the Charity.
- Continuing to develop relationships and deliver our bespoke training programmes to further assist with generating future income.
- Continue to invest in our 'Grow our own' approach to develop our future workforce and enable those furthest removed from the labour market to move closer to accessing training, developing skills and knowledge for future employment.
- Continue to run our core services and activities, seeking funding to cover costs.
- Continue to develop strategic relationships across Greater Manchester.

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Structure, governance and management.

Governing Document

Diversity Matters North West Ltd is a company limited by guarantee governed by its Memorandum and Articles of Association dated 23/11/2007 and subsequently updated Articles dated August 2020. It is registered as a charity with the Charity Commission and is constituted under a trust deed dated 03/12/2007.

Appointment of trustees

Under the requirements of the Memorandum and Articles of Association, members of the board are appointed for a 3 – year term and can serve up to a maximum of 10 years. The board is responsible for appointing the trustees.

The directors of the company are also charity trustees for the purposes of charity law and, under the company's articles, are known as members of the Board. The Board give their time voluntarily and receive no benefits from the charity.

Trustee induction and training

Although new members may be elected to the Board at the general meetings, the Board more commonly recruits new members through a process of recommendation, application, interview and co-option. Persons can only become trustees if approved by two thirds of the Board. The Board seeks to maintain a membership of between 6 and 10, with a balance of local residents and local workers, whilst ensuring as far as possible some specialist knowledge of the Charity's field of work and of generic issues such as finance, law, fundraising and public service commissioning. The number of trustees cannot fall below 3 but has no maximum.

New Trustees are provided with an induction pack which includes a checklist of priorities set by the new trustee. An initial meeting is held with CEO's and the Chair of Trustees and an opportunity to meet the team. Trustees are encouraged to engage in training and activities that will help them in their role. Trustees meet the Chair of the Trustees regularly to ensure they are fully supported and involved. We hold an annual Q&A panel during our Diversity Matters & Volunteer Celebration Event where Trustees can meet our service users, volunteers, staff, partners, commissioners and key dignitaries.

Organisation and Decision Making

The Board of Trustees administers the charity. The Board normally meets every quarter. A Chief Executive Officer (CEO) is appointed by the Trustees to manage the day-to-day operations of the charity. From 2015 this position was taken up as a Job Share which continues to be highly effective. The Board sets up task and finish groups as and when needed to review any issues that occur in between the scheduled meetings to look at in depth and report back to the Board for the final decision making. The Board has the power to delegate some decision making to the task and finish groups as well as to the CEO's where it is deemed appropriate. The decision making is minuted.

The role of Company Secretary has been taken up by one of the paid CEO who reports to the Board on an ongoing basis. Whilst CEO's are supervised by a member of the Board, all other staff are supervised by the CEO's or a Line Manager. Individual work plans are linked to the Charity's forward plans through a process of annual appraisal, supplemented by biannual reviews and ad-hoc supervisions.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager with any service providers must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year no such related party transactions were reported.

Reference and administrative information

Charity Name: Diversity Matters North West Ltd
Charity Number: 1125544
Company Registration Number: 06442869

Directors and trustees

The directors of the charitable company (the Charity) are its trustees for the purpose of charity law. The trustees and officers serving during the year and since the year end were as follows:

Key management personnel: Trustees and Directors

Rehana Begum	Company Secretary
Caroline Gregory	Chair of Trustees
Penny Noel	(resigned May 2023, appointed April 2024)
Johura Khatoon	
Garry Hall	Treasurer
Oluwatosin Lanlehin	
Mohammed Khan	
Halyma Begum	(resigned December 2023)
Asma Begum	
Muzahid Khan	(appointed June 2023)
Asma Rahman	(appointed May 2023, resigned June 2023)

Chief Executive

Rehana Begum	(Job Share)
Gemma Gaskell	(Job Share)

Registered Office

20 Great Norbury Street
Hyde
Cheshire
SK14 1BR

Independent Examiners

Community Accountancy Service Limited
The Grange
Pilgrim Drive
Beswick
Manchester
M11 3TQ

Bankers

Unity Trust Bank plc
Nine Brindley Place
Birmingham
B1 2HB

Nationwide Building Society
Kings Park Road
Moulton Park
Northampton
NN3 6NW

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Trustees' responsibilities in relation to the financial statements

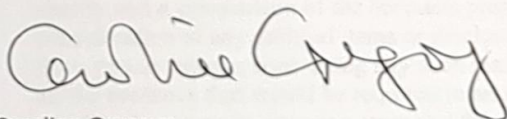
The charity trustees (who are also the directors of Diversity Matters North West Ltd for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will not continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the board of trustees



Caroline Gregory

Chair

Date: 11th June 2024

Independent examiner's report to the trustees of DIVERSITY MATTERS NORTH WEST LTD

I report on the accounts of the company for the year ended 31st March 2024, which are set out on pages 11 to 25.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of The Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act ;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006, ; and
 - with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

AM King FCCA *A.M. King*
 Community Accountancy Service Ltd
 The Grange, Pilgrim Drive, Beswick, Manchester, M11 3TQ

Date: 11th June 2024

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED**31 MARCH 2024****(Including Income and Expenditure Account)**

		Unrestricted Funds	Restricted Funds	Total Funds Year Ended 31 March 2024	Total Funds Year Ended 31 March 2023
	Further Details	£	£	£	£
Income from:					
Donations and legacies	(3)	13,782	-	13,782	28,861
Charitable Activities	(4)	-	243,206	243,206	159,202
Other Trading Activities	(5)	17,307	-	17,307	2,785
Investment Income		2,587	-	2,587	239
Other Income		401	-	401	1,761
Total		34,077	243,206	277,283	192,848
Expenditure on:					
Raising Funds	(6)	3,450	-	3,450	7,073
Charitable Activities	(6)	58,593	239,286	297,879	288,211
Other	(6)	114	-	114	19
Total		62,157	239,286	301,443	295,303
Net Income/(expenditure)		(28,080)	3,920	(24,160)	(102,455)
Transfers between funds	(17)	-	-	-	-
Net movement in funds		(28,080)	3,920	(24,160)	(102,455)
Reconciliation of funds					
Total funds brought forward	(17)	224,190	21,418	245,608	348,063
Total funds carried forward	(17)	196,110	25,338	221,448	245,608

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

The notes on pages 14 to 25 form part of these accounts.

BALANCE SHEET AS AT 31 MARCH 2024

Company Registration Number: 06442869

	Notes	2024 £	2023 £
Fixed assets:			
Tangible assets	(11)	502	4,041
Total fixed assets		<u>502</u>	<u>4,041</u>
Current assets:			
Stocks	(12)	-	-
Debtors	(13)	48,327	4,921
Cash at Bank & in Hand		226,386	239,103
Total current assets		<u>274,713</u>	<u>244,024</u>
Liabilities:			
Creditors: Amounts falling due within one year	(15)	53,767	2,457
Net current assets or liabilities		<u>220,946</u>	<u>241,567</u>
Total assets less current liabilities		221,448	245,608
Creditors: Amounts falling due after more than one year	(16)	-	-
Provisions for liabilities		-	-
Total net assets or liabilities		<u>221,448</u>	<u>245,608</u>
The funds of the charity:			
Restricted income funds	(17)	25,338	21,418
Unrestricted income funds	(17)	196,110	224,190
Total charity funds		<u>221,448</u>	<u>245,608</u>

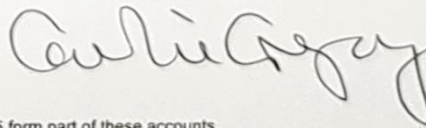
For the period in question the company was entitled to the exemption conferred by section 477 of the Companies Act 2006, and that no notice has been deposited under section 476 in relation to its accounts for the financial year; and the directors acknowledge their responsibilities for:

- complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

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

Approved by the trustees on 11th June 2024

Caroline Gregory Chair



The notes on pages 14 to 25 form part of these accounts.

Statement of Cash Flows for the year ending 31 March 2024

	Year Ended 31 March 2024 £	Year Ended 31 March 2023 £
Reconciliation of net movement in funds to net cash flow from operating activities		
Net movement in funds	(24,160)	(102,455)
Add back depreciation	3,539	5,895
Deduct investment income	(2,587)	(239)
Decrease/(increase) in stocks	-	-
Decrease/(increase) in debtors	(43,406)	19,490
Increase/(decrease) in creditors	51,310	(33,538)
Net cash used in operating activities	(15,304)	(110,847)
Cash flows from investment activities:		
Interest	2,587	239
Purchase of fixed assets	-	(1,506)
Net cash provided by investing activities	2,587	(1,267)
Increase/(decrease) in cash and cash equivalents during the year	(12,717)	(112,114)
Cash and cash equivalents brought forward	239,103	351,217
Cash and cash equivalents carried forward	226,386	239,103

Notes to the accounts for the year ended 31st March 2024

1. Accounting policies**(a) Basis of preparation and assessment of going concern**

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

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

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are 12 restricted funds.

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

Further details of each fund are disclosed in note 17.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

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

(d) Expenditure Recognition

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

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

(e) Irrecoverable VAT

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

(f) Allocation of support and governance costs

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

Governance costs and support costs relating to charitable activities have been apportioned based on type of expense. The allocation of support and governance costs is analysed in note 8.

(g) Costs of raising funds

The costs of raising funds consists of room hire and publicity.

(h) Charitable Activities

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

Notes to the accounts for the year ended 31st March 2024

(i) Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised and valued at historical cost. Depreciation is charged on the following basis:

Computer Equipment 33.33% on cost

(j) Realised gains and losses

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

(k) Pensions

The trustees implemented an auto enrolment pension scheme from February 2017. The charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions.

(l) Debtors

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

(m) Creditors and provisions

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

2. Related party transactions and trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2023: Enil). Expenses paid to the trustees in the year totalled Enil (2023: Enil). The trustee expenses shown in these accounts is in respect of refreshments for trustee meetings.

Employees Afsana Begum and Sabina Begum are related to one of the Chief Executives.

The related Chief Executive is not allowed to take part in any discussions involving the pay of these related parties.

3. Donations, Legacies and General Grants

	Unrestricted	Restricted	Total Funds	Total Funds
	Year Ended 31	Year Ended 31	Year Ended	Year Ended
	March 2024	March 2024	31 March	31 March
	£	£	£	£
Donations	942	-	942	7
Fundraising	340	-	340	-
General grants:				
Asian Business Leaders	-	-	-	2,176
GMCA: Ministry of Justice	-	-	-	13,565
GMCVO	-	-	-	950
Lloyds Bank Foundation	12,500	-	12,500	-
Manchester Alliance for Community Care	-	-	-	5,000
Tameside MBC: Digital Inclusion	-	-	-	7,163
	<u>13,782</u>	<u>-</u>	<u>13,782</u>	<u>28,861</u>

Notes to the accounts for the year ended 31st March 2024

3. Donations, Legacies and General Grants

Previous reporting period

	Unrestricted	Restricted	Total Funds
	Year Ended 31	Year Ended 31	Year Ended
	March 2023	March 2023	31 March
	£	£	£
Donations	7	-	7
General grants:			
Asian Business Leaders	2,176	-	2,176
GMCA: Ministry of Justice	13,565	-	13,565
GMCVO	950	-	950
Manchester Alliance for Community Care	5,000	-	5,000
Tameside MBC: Digital Inclusion	7,163	-	7,163
	<u>28,861</u>	<u>-</u>	<u>28,861</u>

Notes to the accounts for the year ended 31st March 2024

4. Income from charitable activities

	Unrestricted	Restricted	Total Funds	Total Funds
	Year Ended 31	Year Ended 31	Year Ended	Year Ended
	March 2024	March 2024	31 March	31 March
	£	£	2024	2023
Restricted grants:				87,755
The National Lottery Community Fund	-	-	-	-
The National Lottery Community Fund Reaching Communities	-	36,493	36,493	-
The National Lottery Community Fund Know Your Neighbour	-	22,247	22,247	-
Garfield Weston	-	-	-	18,333
Home Office	-	152,249	152,249	-
Peoples Health Trust	-	12,230	12,230	6,794
NHS GM Integrated Care	-	-	-	9,000
Tameside MBC: Winter Pressures Fund	-	-	-	5,426
Tameside MBC: Peer Mentoring	-	-	-	5,895
Action Together Core Grant	-	10,000	10,000	-
Action Together Community Wellbeing	-	9,987	9,987	-
Action Together Emergency Funds	-	-	-	24,999
Action Together - DA Project	-	-	-	1,000
	-	243,206	243,206	159,202

Previous reporting period

	Unrestricted	Restricted	Total Funds
	Year Ended 31	Year Ended 31	Year Ended
	March 2023	March 2023	31 March
	£	£	2023
Restricted grants:	-	87,755	87,755
The National Lottery Community Fund	-	18,333	18,333
Garfield Weston	-	6,794	6,794
Peoples Health Trust	-	9,000	9,000
NHS GM Integrated Care	-	5,426	5,426
Tameside MBC: Winter Pressures Fund	-	5,895	5,895
Tameside MBC: Peer Mentoring	-	24,999	24,999
Action Together Emergency Funds	-	1,000	1,000
Action Together - DA Project	-	159,202	159,202

Notes to the accounts for the year ended 31st March 2024

5. Income from other trading activities

	Unrestricted	Restricted	Total Funds	Total Funds
	Year Ended 31	Year Ended 31	Year Ended	Year Ended
	March 2024	March 2024	31 March	31 March
	£	£	2024	2023
Fee income	17,227	-	17,227	1,870
Rental Income	80	-	80	915
	<u>17,307</u>	<u>-</u>	<u>17,307</u>	<u>2,785</u>

Previous reporting period

	Unrestricted	Restricted	Total Funds
	Year Ended 31	Year Ended 31	Year Ended
	March 2023	March 2023	31 March
	£	£	2023
Fee income	1,870	-	1,870
Rental Income	915	-	915
	<u>2,785</u>	<u>-</u>	<u>2,785</u>

Notes to the accounts for the year ended 31st March 2024

6. Expenditure

	Activities for the benefit of people living in Hyde and Tameside £	Year Ended 31 March 2024 £	Year Ended 31 March 2023 £
Expenditure on raising funds:			
Project Costs	120	120	4,128
Events	701	701	-
Publicity	1,504	1,504	1,290
Room hire	1,125	1,125	1,655
	<u>3,450</u>	<u>3,450</u>	<u>7,073</u>
 Expenditure on charitable activities:			
Employment Costs	224,034	224,034	215,788
Training	3,258	3,258	110
Materials	1,325	1,325	-
Beneficiary Training	30,356	30,356	642
Beneficiary Travel	862	862	173
Childcare Costs	800	800	378
Volunteer Expenses	210	210	428
Refreshments	1,674	1,674	1,736
Bad Debts	30	30	-
Staff Travel	429	429	313
Bank Charges	220	220	206
Subscriptions	670	670	35
IT Maintenance	8,107	8,107	20,129
Repairs & Maintenance	170	170	182
Cleaning	266	266	130
Telephone	2,169	2,169	2,800
Insurance	2,124	2,124	1,883
Governance and Support Costs	15,232	15,232	35,583
Post, Printing & Stationery	2,404	2,404	1,800
Depreciation	3,539	3,539	5,895
	<u>297,879</u>	<u>297,879</u>	<u>288,211</u>
 Other expenditure:			
Miscellaneous	114	114	19
	<u>114</u>	<u>114</u>	<u>19</u>
	<u>301,443</u>	<u>301,443</u>	<u>295,303</u>
 Restricted funds		239,286	295,541
Unrestricted funds		62,157	(238)
		<u>301,443</u>	<u>295,303</u>

Notes to the accounts for the year ended 31st March 2024

7. Analysis of expenditure on charitable activities

As per note 6.

8. Allocation of governance and support costs

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

	General Support	Governance	Total 2024	Basis of apportionment
Accountancy Fees	-	1,380	1,380	type of expense
Freelance & Consultancy	12,178	-	12,178	type of expense
Trustee Governance	-	68	68	type of expense
Professional Fees	35	-	35	type of expense
Payroll Bureau Charges	1,571	-	1,571	type of expense
	<u>13,784</u>	<u>1,448</u>	<u>15,232</u>	

Previous reporting period

	General Support	Governance	Total 2023	Basis of apportionment
Accountancy Fees	-	960	960	type of expense
Accountancy Support	382	-	382	type of expense
Freelance & Consultancy	30,994	-	30,994	type of expense
Supervision	1,920	-	1,920	type of expense
Professional Fees	13	-	13	type of expense
Payroll Bureau Charges	1,279	-	1,279	type of expense
Occupational Health	35	-	35	type of expense
	<u>34,623</u>	<u>960</u>	<u>35,583</u>	

9. Analysis of staff costs

Wages and Salaries
 Redundancy
 Holiday Pay Accrual Adjustment
 Social Security Costs
 Pension Costs

	Year Ended 31 March 2024	Year Ended 31 March 2023
	£	£
	207,403	199,834
	-	(135)
	12,334	12,130
	4,297	3,824
	<u>224,034</u>	<u>215,788</u>
	-	-
	<u>224,034</u>	<u>215,788</u>
	<u>224,034</u>	<u>215,788</u>

Support costs
 Charitable activities

The average number of employees during the year was 15 (previous year: 13).
 The charity considers its key management personnel comprises the trustees and Chief Executive Officers. The total employment benefits, including employer pension contributions of the key management personnel were £40,154 (previous year: £43,760). No employee has benefits in excess of £60,000 (previous year: none).
 Key management personnel are Gemma Gaskell and Rehana Begum. The figures above comprise 50% of each salary.

10. Independent Examiner Fees

	Year Ended 31 March 2024	Year Ended 31 March 2023
	£	£
	1,380	960
	<u>1,380</u>	<u>960</u>

Independent examination fees

Notes to the accounts for the year ended 31st March 2024

11. Tangible Fixed Assets

	Computer Equipment	Total
Cost	£	£
At 1 April 2023	26,776	26,776
Additions	-	-
At 31 March 2024	26,776	26,776
Depreciation		
At 1 April 2023	22,735	22,735
Charge for Year	3,539	3,539
At 31 March 2024	26,274	26,274
NET BOOK VALUE		
At 31 March 2024	502	502
At 31 March 2023	4,041	4,041

12. Stocks

The organisation does not hold any stocks.

13. Analysis of debtors

	2024	2023
	£	£
Debtors	45,108	65
Prepayments	3,219	4,856
	48,327	4,921

Debtors and prepayments related to restricted funds £45,122 and unrestricted funds £3,205 (2023: £4,736/£185).

14. Creditors: amounts falling due within one year

	2024	2023
	£	£
Creditors	5,713	1,497
Short-term compensated absences (holiday pay)	-	-
Other creditors and accruals	1,203	960
Deferred income	46,851	-
	53,767	2,457

15. Deferred Income

Deferred income comprises grants paid in advance.

Balance as at 1st April 2023

Amount released to income earned from charitable activities

Amount deferred in year

Balance at 31 March 2024

-
-
46,851
46,851

16. Creditors: amounts falling due after more than one year

	2024	2023
	£	£
Provisions for liabilities	-	-
	-	-

Notes to the accounts for the year ended 31st March 2024

17. Analysis of charitable funds

Analysis of movements in unrestricted funds

	Balance at 1 April 2023	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2024
	£	£	£	£	£
General Fund	136,232	34,077	(62,157)	(18,435)	89,717
Designated Funds	87,958	-	-	18,435	106,393
	224,190	34,077	(62,157)	-	196,110

Previous reporting period

	Balance at 1 April 2022	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2023
	£	£	£	£	£
General Fund	117,709	33,646	238	(15,361)	136,232
Designated Funds	72,600	-	-	15,358	87,958
	190,309	33,646	238	(3)	224,190

Name of unrestricted fund:

General Fund

Designated Funds

Description, nature and purpose of the fund

The "free reserves" after allowing for all designated funds
For future redundancy and closure costs

Analysis of movements in restricted funds

	Balance at 1 April 2023	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2024
	£	£	£	£	£
	1,270	-	(1,270)	-	4,663
The National Lottery Community Fund	-	36,493	(31,830)	-	117
The National Lottery Community Fund Reaching Communities	-	22,247	(22,130)	-	-
The National Lottery Community Fund Know Your Neighbour	-	152,249	(152,249)	-	8
Home Office	1,873	12,230	(14,095)	-	5,799
Peoples Health Trust	-	10,000	(4,201)	-	1,363
Action Together Core Grant	-	9,987	(8,624)	-	13,388
Action Together Community Wellbeing	13,388	-	-	-	-
NHS Tameside & Glossop CCG	3,426	-	(3,426)	-	-
Comic Relief Ministry of Justice	40	-	(40)	-	-
Action Together Befriending Matters	1,000	-	(1,000)	-	-
Action Together - DA Project	421	-	(421)	-	-
Action Together Emergency Funds	21,418	243,206	(239,286)	-	25,338

Notes to the accounts for the year ended 31st March 2024

17. Analysis of charitable funds

Analysis of movements in restricted funds

Previous reporting period

	Balance at 1 April 2022	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2023
	£	£	£	£	£
	23,663	87,755	(110,148)	-	1,270
The National Lottery Community Fund	6,132	-	(6,132)	-	-
Active Communities Network Tackling Inequalities	2,077	-	(2,077)	-	-
GMCVO PIMH	1,667	18,333	(20,000)	-	-
Garfield Weston	(3)	-	-	3	-
GMCA Uplift	8,406	6,794	(13,327)	-	1,873
Peoples Health Trust	32,773	-	(32,773)	-	-
ROSA Small Wood Trust	13,388	-	-	-	13,388
NHS Tameside & Glossop CCG	3,554	-	(3,554)	-	-
Leap Children and Family Centre	38,535	-	(35,109)	-	3,426
Comic Relief Ministry of Justice	538	-	(538)	-	-
WISH	-	9,000	(9,000)	-	-
NHS GM Integrated Care	-	5,426	(5,426)	-	-
Tameside MBC: Winter Pressures Fund	-	5,895	(5,895)	-	-
Tameside MBC: Peer Mentoring	24,076	-	(24,036)	-	40
Action Together Befriending Matters	-	1,000	-	-	1,000
Action Together - DA Project	2,948	24,999	(27,526)	-	421
Action Together Emergency Funds	157,754	159,202	(295,541)	3	21,418

Notes to the accounts for the year ended 31st March 2024

Name of restricted fund:

The National Lottery Community Fund

Description, nature and purpose of the fund

to deliver an intensive, bespoke, Tameside-wide South Asian Women's Employment Readiness Project to tackle social isolation and cultural barriers to improve the skills and knowledge of marginalised, vulnerable women from minority ethnic backgrounds.

The National Lottery Community Fund Reaching Communities

emergency core funds to support the organisation to reduce reliance on grants and trust funding by developing alternate income generation streams, including sales of services, commissioning and fundraising and donations.

The National Lottery Community Fund Know Your Neighbour

to deliver a supported volunteering programme, building skills and confidence of South Asian women using a peer support model. Removing barriers and increasing integration and participation in community activity.

Home Office

support for Women in Crisis, group activities and peer support, by and for work supporting South Asian women in crisis.

Peoples Health Trust

to deliver a weekly culturally sensitive, 'Women Matters Hub' building confidence, improving wellbeing and gaining peer support

Action Together Core Grant

emergency core funds to support the organisation to reduce reliance on grants and trust funding by developing alternate income generation streams, including sales of services, commissioning and fundraising and donations.

Action Together Community Wellbeing

delivering a Bereavement Support Project for South Asian communities, raising awareness of the impact of grief and loss and providing local counselling sessions with language support. Working in partnership with Mind Tameside Oldham and Glossop.

NHS Tameside & Glossop CCG

to support the core costs of rent and running the centre.

Comic Relief Ministry of Justice

for a Peer support project working with trained volunteers from the South Asian community to offer culture and faith sensitive support to other Bengali, Indian and Pakistani women in crisis. Providing an opportunity for women to talk in confidence to someone who understands the cultural sensitivity around mental health and domestic abuse.

Action Together Befriending Matters

to provide a telephone and face to face befriending service to anyone in Tameside who feels that they are vulnerable or experiencing loneliness or isolation.

Action Together - DA Project

funding for a women's picnic event to raise awareness of DA and support available.

Action Together Emergency Funds

crisis support funds to help running costs post COVID pandemic, developing plans for future sustainability. The balance on this fund represents future depreciation.

Notes to the accounts for the year ended 31st March 2024

18. Analysis of net assets between funds

	Unrestricted funds	Designated funds	Restricted funds	Total 2024
	£	£	£	£
Tangible fixed assets	291	-	211	502
Cash at bank and in hand	89,371	106,393	30,622	226,386
Other net current assets/(liabilities)	55	-	(5,495)	(5,440)
Creditors of more than one year	-	-	-	-
Total	89,717	106,393	25,338	221,448

Previous reporting period

	Unrestricted funds	Designated funds	Restricted funds	Total 2023
	£	£	£	£
Tangible fixed assets	583	-	3,458	4,041
Cash at bank and in hand	136,687	87,958	14,458	239,103
Other net current assets/(liabilities)	(1,038)	-	3,502	2,464
Creditors of more than one year	-	-	-	-
Total	136,232	87,958	21,418	245,608

19. Financial Instruments

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

20 Operating Lease Commitments

At 31 March 2024 the charity had future minimum lease payments under non-cancellable operation leases, as follows:

	2024	2023
	£	£
Not later than 1 year	-	594
Later than 1 year and not later than 5 years	-	-

The lease is now on a rolling one month contract.

Lease payments in these accounts comprise £880 within Post, Printing & Stationery.

Income and Expenditure Account

	Year Ended 31 March 2024 £	Year Ended 31 March 2023 £
Income		
Donations	942	7
Fundraising	340	-
Investment Income	2,587	239
Other Income	401	1,761
General grants:		
Asian Business Leaders	-	2,176
GMCA: Ministry of Justice	-	13,565
GMCVO	-	950
Lloyds Bank Foundation	12,500	-
Manchester Alliance for Community Care	-	5,000
Tameside MBC: Digital Inclusion	-	7,163
Restricted grants:		
The National Lottery Community Fund	-	87,755
The National Lottery Community Fund Reaching Communities	36,493	-
The National Lottery Community Fund Know Your Neighbour	22,247	-
Garfield Weston	-	18,333
Home Office	152,249	-
Peoples Health Trust	12,230	6,794
NHS GM Integrated Care	-	9,000
Tameside MBC: Winter Pressures Fund	-	5,426
Tameside MBC: Peer Mentoring	-	5,895
Action Together Core Grant	10,000	-
Action Together Community Wellbeing	9,987	-
Action Together Emergency Funds	-	24,999
Action Together - DA Project	-	1,000
Fee income	17,227	1,870
Rental Income	80	915
Total Income	277,283	192,848
Expenditure		
Project Costs	120	4,128
Events	701	-
Publicity	1,504	1,290
Room hire	1,125	1,655
Employment Costs	224,034	215,788
Training	3,258	110
Materials	1,325	-
Beneficiary Training	30,356	642
Beneficiary Travel	862	173
Childcare Costs	800	378
Volunteer Expenses	210	428
Refreshments	1,674	1,736
Bad Debts	30	-
Staff Travel	429	313
Bank Charges	220	206
Subscriptions	670	35
IT Maintenance	8,107	20,129
Repairs & Maintenance	170	182
Cleaning	266	130
Telephone	2,169	2,800
Insurance	2,124	1,883
Governance and Support Costs	15,232	35,583
Post, Printing & Stationery	2,404	1,800
Depreciation	3,539	5,895
Miscellaneous	114	19
Total Expenditure	301,443	295,303
Surplus/(deficit for year)	(24,160)	(102,455)