

DIVERSITY MATTERS NORTH WEST LTD

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

Registered Charity No. 1125544
Company Registration No. 06442869

DIVERSITY MATTERS NORTH WEST LTD

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DIVERSITY MATTERS NORTH WEST LTD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st MARCH 2025

The trustees present their annual directors' report and financial statements of the charity for the year ended 31st March 2025 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 communities facing racial inequalities, 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, cost of living crisis and the summer riots in the summer has deeply impacted on the local communities. This has meant the demand for our services has increased further as we see more 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 listening and removing barriers to engagement and participation, we have successfully engaged with people soon after they move into the area. This has enabled greater integration into society,

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reduce impact of isolation and poor mental wellbeing so they can take control and live their best life.

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 skills so they can move forward and access the same opportunities for growth and development as any other members of society, whether that is in education, employment or improving health outcomes. We work alongside the local community and service providers to reduce barriers for women experiencing racial inequalities to access the services they need.

Our networks and collaborations spread across Tameside and Greater Manchester, from grassroots charities to the public and private sectors, this includes GM Race Equality Panel, GM 4 Women Network, GM Moving Volunteering Research Network, GM Moving Tackling Inequalities Network, Greater Manchester Human Trafficking and Modern Slavery NGO forum and the Tameside Domestic Abuse Steering Panel. We remain an organisation of choice - working with communities experiencing racial inequalities in Tameside. We continue to 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. This year we have developed closer relationships with universities, local authority and other statutory partners to feed into local and GM wide research, ensuring the voices that feed into these is inclusive of the communities that reside in Tameside and Greater Manchester.

Thank you to all partners, funders, commissioners, Board of trustees, volunteers and staff team, through their support we have been able to remain resilient. Although we are still grant dependant due to the nature of work we offer, our focus has been to secure core and multiyear funding to provide financial security for years to come. This is evident in our success in being part of the statutory Domestic Abuse service in Tameside, offering emotional peer support for South Asian Women and securing of core funding from Henry Smith, Garfield Weston Foundation, Lloyds Foundation, In addition, we have started to set up and develop fundraising platforms where we are able to generate small amounts of unrestricted income for the Charity.

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. The Board are committed to maintaining our real wage standards and committed to being a supporter of the GM Good Employment Charter.

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:

- Secured multiyear and core funding to support running of our services.
- Successful completion of end of grant reports with the Peoples Health Trust, Home Office, The National Lottery Community Funds, Action Together, Workers Education Association. *"It is great to work with an organisation with such passion and as soon as we know if there will be any options for additional funding we will be in touch" (Funding Officer: Home Office).*
- Secured several consultancy contracts with the local authority and other commissioners. We conducted 7 community consultations and research projects where 595 participants from hardly reached communities engaged directly.
- Developed and delivered our first Domestic Abuse and Cultural Awareness in South Asian communities training to professionals within Tameside.
- Secured funding from GMCA to coproduce an inclusive volunteering training package for organisations wanted to engage with South Asian communities.
- Co-designed a new culturally appropriate bereavement support services for people from South Asian communities offering peer support groups and awareness raising workshops across Tameside.
- Agility and fast response around the summer riots, initiating local meetings to address concerns and cascade key community messages from GMP to the Muslim communities that were directly affected in dual languages, this included our own workforce, volunteers and service users.
- Our supporting women in crisis programme has engaged with 142 women and delivered 256 sessions and trained 11 volunteer peer mentors, focusing on advice and advocacy, social activities, awareness raising, empowerment sessions and training opportunities. 98% of the women reported in increased understanding of unhealthy relationships, increased awareness of support services and where 96% of women we worked with reported feeling more confident to seek help and support regarding issues in their personal life. 100% of women felt confident in reporting harmful behaviours within relationships.
- Our community health and wellbeing programme focuses on engaging with people in tackling key health challenges facing communities experiencing racial inequality. We delivered 110 wellbeing sessions including bereavement support workshops and engaged with 137 people. 17 volunteers also help support the running of the programme. 90% of participants now report that they are now aware of local health and support services. 87% participants agree wellbeing has improved, 83% agreed they felt more involved in their own communities and felt they were listened to. 90% said attending the sessions helped them to save money.
- Our community learning, training and employability programme delivered 134 training and employment support sessions, engaging with 149 women directly on their learning journeys. 15 volunteers actively supported the project. 95% reported in improved digital skills where they didn't have any. 92% reported in increased employment readiness and English-speaking skills. 34% began volunteering. 97% progressed to further learning and training. 100% women reported increased aspirations for self-development.

Please see our social impact report on our website for more details on our achievements and the difference we have made for our beneficiaries.

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Financial review

- Funds as at 31st March 2025 amounted to £335,662 of which £47,752 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 £6,367 in 24-25 were allocated to cover gaps in salaries so core programmes can continue to run, shortfall in core running costs and overheads. The Board of Trustees continued to ensure we ran our interpreting service and develop our fundraising platforms.
- In 24-25 we brought in £454,781, of which £98,167 is unrestricted funds. Some are multiyear funding.
- In 2024-25 the Charity increased its income from sale of services, bank interest and fundraising, bringing in a total of £21,290 unrestricted income.
- For 2025-2026 the Board have agreed plans to use surplus free reserves to a maximum of £90,718 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 interest-bearing accounts.

Reserves policy and going concern

The balance held in reserves at 31st March 2025 was £143,962 of which all 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.

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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.

Revised strategies, policies and procedures were agreed. Policies revised included: Anti-fraud policy & procedure, trustee recruitment pack and manual, risk management policy, scheme of delegation, financial policy, equal opportunities policy, equality diversity and inclusion policy complaints and feedback policy, staff handbook, safeguarding adults and children policy and procedures and remuneration policy.

New policies and procedures implemented included: Emergency evacuation plan and social value policy

Looking Ahead 25 / 26

Our senior management team and front-line staff have been proactive in ensuring our services meet the imminent needs of the communities we serve, that each programme is co-produced, so funds are used in the most effective way possible.

Our collaborations have expanded as is our presence both locally and across GM, where CEO's are seeking opportunities to influence systemic change and getting local, seldom heard voices in those spaces. We are involved in delivering organisational workforce training, delivering talks and presentations, this is expected to continue throughout 25 26.

Despite the many economic challenges, our focus on securing long term sustainability remains. As the funding landscape becomes more challenging, whilst simultaneously we are seeing firsthand the complexities of the support needs increasing for the communities we work with, we are exploring more collaborative approaches, joint bids to both widen and strengthen our offer in Tameside. We will continue to seek multiyear bids and opportunities that cover full cost recovery. We are also consciously exploring developing our portfolios for consultancy, developing our grow our own approach for future sustainability, upskilling workforce in training, interpreting, information and advice, community research. This also includes offering more employment opportunities, diversification of our workforce and Board of trustees.

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.

DIVERSITY MATTERS NORTH WEST LTD

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. Any extension of appointment beyond 10 years is reviewed every 3 years. This process currently applies to our Chair, for whom we are actively implementing a succession plan. 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 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.

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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		(appointed April 2024)
Johura Khatoon		(resigned December 2024)
Garry Hall	Treasurer	
Mohammed Khan		
Asma Begum		
Muzahid Khan		
Lina Patel		(appointed October 2024)
Oluwatosin Sotubo		(resigned February 2025)

Chief Executive

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

Registered Office

20 Great Norbury Street
Hyde
Cheshire
SK14 1BR

Independent Examiners

Hilton Jones t/a Community Accountancy Service
Hollinwood Business Centre
Albert Street,
Oldham,
Lancashire
OL8 3QL

DIVERSITY MATTERS NORTH WEST LTD**Bankers**

Unity Trust Bank plc
Nine Brindley Place
Birmingham
B1 2HB

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

Charity Bank
The Charity Bank Ltd Fosse House
182 High Street
Tonbridge
TN9 1BE

DIVERSITY MATTERS NORTH WEST LTD**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: 8th October 2025

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 2025, 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.



James Hilton Jones
Hilton Jones t/a Community Accountancy Service
Hollinwood Business Centre, Albert Street, Oldham OL8 3QL
Date: 8th October 2025

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED
31 MARCH 2025
(Including Income and Expenditure Account)

		Unrestricted Funds	Restricted Funds	Total Funds Year Ended 31 March 2025	Total Funds Year Ended 31 March 2024
	Further Details	£	£	£	£
Income from:					
Donations and legacies	(3)	76,877	-	76,877	13,782
Charitable Activities	(4)	-	356,614	356,614	243,206
Other Trading Activities	(5)	16,713	-	16,713	17,307
Investment Income		4,577	-	4,577	2,587
Other Income		-	-	-	401
Total		98,167	356,614	454,781	277,283
Expenditure on:					
Raising Funds	(6)	5,387	-	5,387	3,450
Charitable Activities	(6)	734	334,200	334,934	297,879
Other	(6)	246	-	246	114
Total		6,367	334,200	340,567	301,443
Net income/(expenditure)		91,800	22,414	114,214	(24,160)
Transfers between funds	(17)	-	-	-	-
Net movement in funds		91,800	22,414	114,214	(24,160)
Reconciliation of funds					
Total funds brought forward	(17)	196,110	25,338	221,448	245,608
Total funds carried forward	(17)	287,910	47,752	335,662	221,448

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 2025

Company Registration Number: 06442869

	Notes	2025 £	2024 £
Fixed assets:			
Tangible assets	(11)	-	502
Total fixed assets		-	502
Current assets:			
Stocks	(12)	-	-
Debtors	(13)	51,211	48,327
Cash at Bank & in Hand		348,185	226,386
Total current assets		399,396	274,713
Liabilities:			
Creditors: Amounts falling due within one year	(15)	63,734	53,767
Net current assets or liabilities		335,662	220,946
Total assets less current liabilities		335,662	221,448
Creditors: Amounts falling due after more than one year	(16)	-	-
Provisions for liabilities		-	-
Total net assets or liabilities		335,662	221,448
The funds of the charity:			
Restricted income funds	(17)	47,752	25,338
Unrestricted income funds	(17)	287,910	196,110
Total charity funds		335,662	221,448

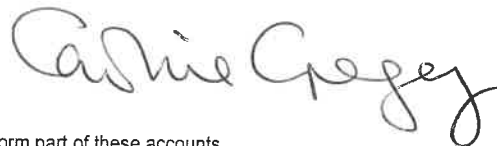
For the period in question the company was entitled to the exemption conferred by section 477 of the Companies Act 2006, and that no notice has been deposited under section 476 in relation to its accounts for the financial year; and the directors acknowledge their responsibilities for:

- 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 8th October 2025

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 2025

	Year Ended 31 March 2025 £	Year Ended 31 March 2024 £
Reconciliation of net movement in funds to net cash flow from operating activities		
Net movement in funds	114,214	(24,160)
Add back depreciation	502	3,539
Deduct investment income	(4,577)	(2,587)
Decrease/(increase) in stocks	-	-
Decrease/(increase) in debtors	(2,884)	(43,406)
Increase/(decrease) in creditors	9,967	51,310
Net cash used in operating activities	117,222	(15,304)
Cash flows from investment activities:		
Interest	4,577	2,587
Purchase of fixed assets	-	-
Net cash provided by investing activities	4,577	2,587
Increase/(decrease) in cash and cash equivalents during the year	121,799	(12,717)
Cash and cash equivalents brought forward	226,386	239,103
Cash and cash equivalents carried forward	348,185	226,386

Notes to the accounts for the year ended 31st March 2025

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 13 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 2025

(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 (2024: £nil). Expenses paid to the trustees in the year totalled £24 (2024: £nil). This related to 1 trustee.

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 2025	March 2025	31 March	31 March
	£	£	2025	2024
			£	£
Donations	2,003	-	2,003	942
Fundraising	197	-	197	340
General grants:				
Jigsaw (Bridges TMBC Commission)	3,637	-	3,637	-
Charities Aid Foundation Keystone Fund	15,439	-	15,439	-
Garfield Weston Foundation	16,667	-	16,667	-
Transport for Greater Manchester Cycle and Stride	9,934	-	9,934	-
Action Together Vaccines	1,500	-	1,500	-
Lloyds Bank Foundation	27,500	-	27,500	12,500
	<u>76,877</u>	<u>-</u>	<u>76,877</u>	<u>13,782</u>

Notes to the accounts for the year ended 31st March 2025

3. Donations, Legacies and General Grants

Previous reporting period

	Unrestricted	Restricted	Total Funds
	Year Ended 31	Year Ended 31	Year Ended
	March 2024	March 2024	31 March
	£	£	£
Donations	942	-	942
Fundraising	340	-	340
General grants:			-
Lloyds Bank Foundation	12,500	-	12,500
	13,782	-	13,782

Notes to the accounts for the year ended 31st March 2025

4. Income from charitable activities

	Unrestricted	Restricted	Total Funds	Total Funds
	Year Ended 31	Year Ended 31	Year Ended	Year Ended
	March 2025	March 2025	31 March	31 March
	£	£	2025	2024
Restricted grants:				
National Lottery Reaching Communities	-	36,493	36,493	36,493
National Lottery Know Your Neighbour	-	22,752	22,752	22,247
Awards for All	-	19,424	19,424	-
GM Moving	-	2,995	2,995	-
Henry Smith Charity	-	45,000	45,000	-
Home Office	-	163,984	163,984	152,249
WEA: GMCA UKSPF Community Grants	-	45,490	45,490	-
Peoples Health Trust	-	-	-	12,230
Tameside MBC Let's Talk Cancer	-	4,998	4,998	-
Tameside MBC Hate Crime Fund	-	485	485	-
Action Together Core Funds	-	10,000	10,000	10,000
Action Together Community Wellbeing	-	4,993	4,993	9,987
	-	356,614	356,614	243,206

Previous reporting period

	Unrestricted	Restricted	Total Funds
	Year Ended 31	Year Ended 31	Year Ended
	March 2024	March 2024	31 March
	£	£	2024
Restricted grants:			
The National Lottery Community Fund Reaching Communities	-	36,493	36,493
The National Lottery Community Fund Know Your Neighbour	-	22,247	22,247
Home Office	-	152,249	152,249
Peoples Health Trust	-	12,230	12,230
Action Together Core Grant	-	10,000	10,000
Action Together Community Wellbeing	-	9,987	9,987
	-	243,206	243,206

Notes to the accounts for the year ended 31st March 2025

5. Income from other trading activities

	Unrestricted	Restricted	Total Funds	Total Funds
	Year Ended 31	Year Ended 31	Year Ended	Year Ended
	March 2025	March 2025	31 March	31 March
	£	£	2025	2024
Fee income	15,783	-	15,783	17,227
Rental Income	930	-	930	80
	<u>16,713</u>	<u>-</u>	<u>16,713</u>	<u>17,307</u>

Previous reporting period

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

Notes to the accounts for the year ended 31st March 2025

6. Expenditure

	Activities for the benefit of people living in Hyde and Tameside £	Year Ended 31 March 2025 £	Year Ended 31 March 2024 £
Expenditure on raising funds:			
Project Costs	900	900	120
Events	1,984	1,984	701
Publicity	856	856	1,504
Room hire	1,647	1,647	1,125
	<u>5,387</u>	<u>5,387</u>	<u>3,450</u>
Expenditure on charitable activities:			
Employment Costs	268,001	268,001	224,034
Training	5,829	5,829	3,258
Materials	1,912	1,912	1,325
Beneficiary Training	18,161	18,161	30,356
Beneficiary Travel	425	425	862
Interpreting	878	878	-
Childcare Costs	1,089	1,089	800
Volunteer Expenses	222	222	210
Refreshments	2,339	2,339	1,674
Bad Debts		-	30
Staff Travel	389	389	429
Bank Charges	290	290	220
Subscriptions	1,268	1,268	670
IT Maintenance	9,177	9,177	8,107
Repairs & Maintenance		-	170
Minor Equipment	7,680	7,680	-
Cleaning	180	180	266
Telephone	3,007	3,007	2,169
Insurance	1,909	1,909	2,124
Governance and Support Costs	9,030	9,030	15,232
Post, Printing & Stationery	2,646	2,646	2,404
Depreciation	502	502	3,539
	<u>334,934</u>	<u>334,934</u>	<u>297,879</u>
Other expenditure:			
Miscellaneous	246	246	114
	<u>246</u>	<u>246</u>	<u>114</u>
	<u>340,567</u>	<u>340,567</u>	<u>301,443</u>
Restricted funds		334,200	239,286
Unrestricted funds		<u>6,367</u>	<u>62,157</u>
		<u>340,567</u>	<u>301,443</u>

Notes to the accounts for the year ended 31st March 2025

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 2025	Basis of apportionment
Accountancy Fees	-	1,182	1,182	type of expense
Freelance & Consultancy	4,982	-	4,982	type of expense
Trustee Governance	-	7	7	type of expense
Trustee Expenses	-	24	24	type of expense
Professional Fees	967	-	967	type of expense
Payroll Bureau Charges	1,868	-	1,868	type of expense
	<u>7,817</u>	<u>1,213</u>	<u>9,030</u>	

Previous reporting period

	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>	

9. Analysis of staff costs

	Year Ended 31 March 2025 £	Year Ended 31 March 2024 £
Wages and Salaries	247,165	207,403
Redundancy	-	-
Holiday Pay Accrual Adjustment	-	-
Social Security Costs	15,738	12,334
Pension Costs	5,098	4,297
	<u>268,001</u>	<u>224,034</u>
Support costs	-	-
Charitable activities	268,001	224,034
	<u>268,001</u>	<u>224,034</u>

The average number of employees during the year was 17 FTE 7.2 (previous year: 15).

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 £45,307 (previous year: £40,154). 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 2025 £	Year Ended 31 March 2024 £
Independent examination fees	1,182	1,380
	<u>1,182</u>	<u>1,380</u>

Notes to the accounts for the year ended 31st March 2025

11. Tangible Fixed Assets

	Computer Equipment	Total
Cost	£	£
At 1 April 2024	26,776	26,776
Additions	-	-
At 31 March 2025	26,776	26,776
Depreciation		
At 1 April 2024	26,274	26,274
Charge for Year	502	502
At 31 March 2025	26,776	26,776
NET BOOK VALUE		
At 31 March 2025	-	-
At 31 March 2024	502	502

12. Stocks

The organisation does not hold any stocks.

13. Analysis of debtors

	2025	2024
	£	£
Debtors	38,501	45,108
Prepayments	12,710	3,219
	51,211	48,327

Debtors and prepayments related to restricted funds £40,038 and unrestricted funds £11,173 (2024: £45,122/£3,205).

14. Creditors: amounts falling due within one year

	2025	2024
	£	£
Creditors	5,176	5,713
Short-term compensated absences (holiday pay)	-	-
Other creditors and accruals	1,182	1,203
Deferred income	57,376	46,851
	63,734	53,767

15. Deferred income

Deferred income comprises grants paid in advance.

Balance as at 1st April 2024	46,851
Amount released to income earned from charitable activities	(46,851)
Amount deferred in year	57,376
Balance at 31 March 2025	57,376

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

	2025	2024
	£	£
Provisions for liabilities	-	-

Notes to the accounts for the year ended 31st March 2025

17. Analysis of charitable funds

Analysis of movements in unrestricted funds

	Balance at 1 April 2024	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£
General Fund	89,717	98,167	(6,367)	(37,555)	143,962
Designated Funds	106,393	-	-	37,555	143,948
	196,110	98,167	(6,367)	-	287,910

Previous reporting period

	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

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 2024	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£
National Lottery Reaching Communities	4,663	36,493	(41,156)	-	-
National Lottery Know Your Neighbour	117	22,752	(22,869)	-	-
Awards for All	-	19,424	(8,972)	-	10,452
GM Moving	-	2,995	-	-	2,995
Henry Smith Charity	-	45,000	(30,521)	-	14,479
Home Office	-	163,984	(162,544)	-	1,440
WEA: GMCA UKSPF Community Grants	-	45,490	(45,490)	-	-
Peoples Health Trust	8	-	(8)	-	-
Tameside MBC Let's Talk Cancer	-	4,998	-	-	4,998
Tameside MBC Hate Crime Fund	-	485	(485)	-	-
Action Together Core Funds	5,799	10,000	(15,799)	-	-
Action Together Community Wellbeing	1,363	4,993	(6,356)	-	-
NHS Tameside & Glossop CCG	13,388	-	-	-	13,388
	25,338	356,614	(334,200)	-	47,752

Notes to the accounts for the year ended 31st March 2025

17. Analysis of charitable funds

Analysis of movements in restricted funds

Previous reporting period

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

Notes to the accounts for the year ended 31st March 2025

Name of restricted fund:	Description, nature and purpose of the fund
National Lottery 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. 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.
National Lottery Know Your Neighbour	training for volunteers and staff
Awards for All GM Moving Henry Smith Charity	develop inclusive volunteering training co-produced with volunteers core running costs to support the charitable work of the organisation: Women's Learning Training Employment, health and wellbeing and support for women in crisis
Home Office	Women Supporting Women , group activities and peer support, by and for work supporting South Asian women in crisis
WEA: GMCA UKSPF Community Grants	Hidden Gems: Removing barriers to South Asian women to access online services, training, volunteering and employment opportunities. Including digital skills, confidence building, travel training and pre-volunteering courses to deliver a weekly culturally sensitive, 'Women Matters Hub' building confidence, improving wellbeing and gaining peer support
Peoples Health Trust	to deliver volunteer led work to raise awareness of breast cancer with South Asian women, including event, workshops, design of displays and information leaflets
Tameside MBC Let's Talk Cancer	to deliver a community arts session, creating safe space for women to talk about Hate Crime, and raise awareness of how to report
Tameside MBC Hate Crime Fund	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 Core Funds	Bereavment Support Project
Action Together Community Wellbeing NHS Tameside & Glossop CCG	to support the core costs of rent and running the centre.

Notes to the accounts for the year ended 31st March 2025

18. Analysis of net assets between funds

	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2025 £
Tangible fixed assets	-	-	-	-
Cash at bank and in hand	179,245	143,948	24,992	348,185
Other net current assets/(liabilities)	(35,283)	-	22,760	(12,523)
Creditors of more than one year	-	-	-	-
Total	143,962	143,948	47,752	335,662

Previous reporting period

	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

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.

Income and Expenditure Account

	Year Ended 31 March 2025 £	Year Ended 31 March 2024 £
Income		
Donations	2,003	942
Fundraising	197	340
Investment Income	4,577	2,587
Other Income	-	401
General grants:		
Jigsaw (Bridges TMBC Commission)	3,637	-
Charities Aid Foundation Keystone Fund	15,439	-
Garfield Weston Foundation	16,667	-
Transport for Greater Manchester Cycle and Stride	9,934	-
Action Together Vaccines	1,500	-
Lloyds Bank Foundation	27,500	12,500
Restricted grants:		
National Lottery Reaching Communities	36,493	36,493
National Lottery Know Your Neighbour	22,752	22,247
Awards for All	19,424	-
GM Moving	2,995	-
Henry Smith Charity	45,000	-
Home Office	163,984	152,249
WEA: GMCA UKSPF Community Grants	45,490	-
Peoples Health Trust	-	12,230
Tameside MBC Let's Talk Cancer	4,998	-
Tameside MBC Hate Crime Fund	485	-
Action Together Core Funds	10,000	10,000
Action Together Community Wellbeing	4,993	9,987
Fee income	15,783	17,227
Rental Income	930	80
Total Income	454,781	277,283
Expenditure		
Project Costs	900	120
Events	1,984	701
Publicity	856	1,504
Room hire	1,647	1,125
Employment Costs	268,001	224,034
Training	5,829	3,258
Materials	1,912	1,325
Beneficiary Training	18,161	30,356
Beneficiary Travel	425	862
Interpreting	878	-
Childcare Costs	1,089	800
Volunteer Expenses	222	210
Refreshments	2,339	1,674
Bad Debts	-	30
Staff Travel	389	429
Bank Charges	290	220
Subscriptions	1,268	670
IT Maintenance	9,177	8,107
Repairs & Maintenance	-	170
Minor Equipment	7,680	-
Cleaning	180	266
Telephone	3,007	2,169
Insurance	1,909	2,124
Governance and Support Costs	9,030	15,232
Post, Printing & Stationery	2,646	2,404
Depreciation	502	3,539
Miscellaneous	246	114
Total Expenditure	340,567	301,443
Surplus/(deficit for year)	114,214	(24,160)