

ZINTHIYA GANESHPANCHAN TRUST

England & Wales · Charity number 1137350

Details

Other names ZINTHIYA TRUST

Status Registered

Legal form Trust

Registered 2010-08-09

Register [View on the Charity Commission register](#)

Contact

Address 12 Bishop Street
Leicester
LE1 6AF

Phone 0116 254 5168

Email zinthiya.trust@gmail.com

Website www.zinthyatrust.org

Activities

Objects: TO ADVANCE EDUCATION AND RELIEVE NEED AND UNEMPLOYMENT AMONGST PARTICULARLY, BUT NOT EXCLUSIVELY, FEMALE OFFENDERS, EX OFFENDERS, THOSE AFFECTED BY DRUGS OR THOSE EXPERIENCING ECONOMIC OR SOCIAL DISADVANTAGE BY PROVIDING EDUCATION, TRAINING, SUPPORT, ADVICE AND INFORMATION

Activities: Support women and families from disadvantaged backgrounds such as women fleeing abuse, BAME groups, individuals facing money, debt and fuel poverty, people who are homeless or facing homelessness, ex-offenders and at risk of offending, long term unemployed and those suffering from mental/physical disability. We provide confidential, non judgemental person centred advice and practical support.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Leicester City
- Leicestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£864,342	£839,465	£399,086	20
2024-03-31	£748,855	£725,698	£374,209	20
2023-03-31	£673,726	£652,758	£351,052	21
2022-03-31	£815,682	£753,746	£330,084	20
2021-03-31	£48,728	£545,220	£268,148	18

Trustees

Name	Role	Appointed
Lorraine Mirham	Chair	2015-04-01
Declan John Kiely		2020-04-01
John Cooper		2022-04-01
Phill Nassau		2020-04-01
Shiela Motivaras		2025-04-01
Thabital Canagarajah		2025-04-01

ZINTHIYA GANESHPANCHAN TRUST

England & Wales - Charity number 1137350

Accounts

ZINTHIYA GANESHPANCHAN TRUST

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**



Charity Number: 1137350

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ZINTHIYA GANESHPANCHAN TRUST

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31ST MARCH 2025

Trustees

Ms Lorraine Mirham
Mr Phill Nassau
Ms Sally Smith
Mr Declan Kiely
Mr John Cooper

Charity registered Number

1137350

Principle office

12 Bishop Street
Leicester
LE1 6AF

Chief executive

Zinthiya Ganeshpanchan

Independent examiner

Bhaves Shah FCCA
BGS Accounting Ltd
75 Exploration Drive
Leicester
LE4 5NU

**ZINTHIYA GANESHPANCHAN TRUST
TRUSTEES' REPORT
FOR THE YEAR ENDED 31st MARCH 2025**

Reflection from the Chair of the Board of Trustees

During the year under review, our Charity continued to support disadvantaged women and families facing poverty, violence and exclusion. Through practical support, advocacy, and offering skills acquisition opportunities we helped individuals rebuild their lives and regain control of their future.

We also focused on building our internal capacity, measuring our impact, and strengthening our partnerships to be able to respond to the increased demand on the services, in addition to growth and organisation sustainability.

Additionally, we invested in diversifying our income generation streams so that we will be in a stronger position to: bid for commissioned services, generate revenue through hiring our meeting spaces, and securing new corporate partnerships.

We could not have done this without the generous support of our funders, individual supporters and local businesses to whom we are extremely grateful to. We also want to thank our volunteers and staff for their dedication during the year.

On behalf of the Board of Trustees, I would like to take this opportunity to thank everyone, who has worked with us in the past year.



**Lorraine Mirham
Chair of Trustees**

ZINTHIYA GANESHPANCHAN TRUST
TRUSTEES' REPORT
FOR THE YEAR ENDED 31st MARCH 2025

The Trustees present their annual report together with the financial statements of Zinthiya Ganeshpanchan Trust (the Charity) for the year ending 31st March 2025. The Trustees confirm that the annual report and financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing document, and the provision of the Statements of Recommended Practice (SORP), applicable in the UK and Republic of Ireland -FRS102

Summary

It is our pleasure to report on a successful but challenging year for the Trust. To respond to these challenges, during the year we continued to build the capacity of our staff and volunteers giving them the opportunity to develop skills in a range of areas so that they are equipped to respond to the challenges facing our sector.

The Trustees felt that it was paramount to strengthen the organisation to be able to respond to the challenges facing the sector as well as to continue our support to the community. Therefore we invested in co-creating our three-year strategy that will be in place from 2026.

As a part of this the Charity also invested resources to increase awareness of the work we do across the County (Leicestershire), and created a dedicated outreach worker role. In addition, we commenced working on our data/AI strategy with pro-bono help received from an expert in the area. We hope that these activities will help further strengthen the organisation in the years to come.

Our fundraising and partnership team worked to build new partnerships with other voluntary, statutory organisations including the business community. These relationships have been extremely valuable to our continued growth as well as our fundraising efforts.

We aim to continue with these activities in the coming year.

Our Vision

The vision of our Charity is to create a society where people can be free from abuse and poverty and its mission is to:

- To support people to live without the fear of violence and abuse.
- To provide practical support to reduce poverty & isolation among vulnerable people.
- To help people transform their lives through education, skills development and employment.
- To support people to achieve their aspirations and lead fulfilling lives.

We worked to achieve our objectives by providing a holistic service including:

- One to one support to women fleeing all forms of abuse;
- Breaking the cycle of poverty by supporting people to manage their finances through improving their budgeting skills, maximising their income, dealing with debt and preventing them falling into debt;
- Preventing illness associated with cold homes by providing energy advice and practical support to improve homes enabling people to keep their homes warm to reduce and prevent cold related illnesses.
- Improve employability: Upskill people by providing training, work placements & volunteering opportunities that will lead to sustainable employment.
- Increase wellbeing, attendance, and reduce bullying at school by providing school uniforms/shoes for children from families facing financial crisis.

Our primary beneficiaries were those suffering from multiple & complex needs and those who have never or struggle to access mainstream support services. These include, but are not limited to, women fleeing violence, people who are homeless or vulnerably housed, ex-offenders, care leavers, individuals suffering from food and fuel poverty, individuals with a physical or mental disability, asylum seekers or those with no recourse to public funding, those that are isolated, and the long term unemployed.

Our values

THE HEART OF THE ZINTHIYA TRUST



Our impact

Over the year we supported 3,258 direct beneficiaries through the various project we undertook out of which 2,378 were female, 877 Male and 3 self-identifying as non-binary.

The following is a case study of a beneficiary who received wrap round support from the Trust during the year.

CASE STUDY – JOSEPHINE

Josephine was an inbound referral to our DV team at Zinithiya Trust.

She had been in the UK for only 3 years when she fled domestic abuse. During those 3 years she was subjected to psychological, financial, physical and sexual abuse. She received intensive support from our DV team and was subsequently housed in our refuge to be free from abuse and violence.

Josephine has since been offered a 1 bed property and was referred over to a Money and Debt advisor for help with accessing support to live independently and to confidently be able to manage her household bills.

The advice worker helped Josephine set up an energy account as well as providing training on how to read meters and submit monthly readings, while also providing her advice on energy saving measures. In addition, she was assisted to set up her water account and applied for the Big Difference scheme. We assisted her with Universal Credit and Housing Benefit applications, as well as registering for Council Tax.

Josephine was also provided with energy efficient items and assistance to apply for household essentials, so the property was habitable.

Josephine is now looking forward to her future and once settled wishes to find a job and get involved in her surrounding community. We have encouraged her to undertake some volunteering work to gain experience as well as attend our weekly women's groups so that she can build her confidence and increase her support networks.

Outcomes

1. Energy accounts set up and client informed how to read meters
2. Energy efficiency advice and items - £50
3. Water account set up and Big Difference applied - £270
4. Universal Credit updated and Housing Benefit applied - £5,055.96 annually
5. Council Tax support registered for and qualifying benefits applied for - £660.43 annually
6. Washing machine applied for through BGET extra assistance - £300
7. Double bed and fridge freezer awarded through Charity Link - £500
8. Cooker awarded through BGET; white goods project - £335
9. Household items grant awarded through Smallwood - £400

Investment policy and performance

The Charity's policy is to only hold cash on deposit with major clearing banks.

Financial review and reserves policy

Income for the 12 months to 31 March 2025 was £864,342, a 15.42% increase over the previous year (2024: £748,855). Most of this was grant income of £522,773 (2024: £489,941), which funded specific activities. The bulk of the remaining income was from the operation of the Chapel Café, other trading activities, and public donations.

The Charity managed to register a surplus of £24,877 to 31 March 2025 (2024: £23,157). The total level of activity of the Charity increased significantly, especially for the emergency food provision, school uniforms project, sanitary pad project, and provision of emergency accommodation for women whose lives were at risk due to facing violence but with no recourse to public funding. As of 31 March 2025, closing reserves were in surplus by £399,087 (2024: £374,209).

Charity reserves policy

The Charity trustees have set their reserve policy for three months of operating costs. Trustees feel they need to set this reserve target, representing the funds that should be set to one side in case of unforeseen costs or interruptions to funding. This would improve financial resilience to provide greater security for beneficiaries. With this in mind, the Charity is actively seeking to source unrestricted funding and has invested its time and money to build strong relationships with the local business community.

Going Concern

The Trustees have assessed the Charity's ability to continue as a going concern, seeking assurance of the validity of this assumption when preparing the accounts. In making this assessment, the Trustees have taken into account all available information about the future for at least, but not limited to, 12 months from the date the accounts are approved. At the time of approval of these accounts, the financial state of the Charity was deemed a going concern due to the multi-year funding secured since the balance sheet date, as well as the strategy in place to attract unrestricted funding by working with individuals and businesses.

Board of Trustees

The Trust is governed by a Board of Trustees who formally meets quarterly. The Trustees during the year were as follows:

Trustees

Ms Lorraine Mirham
Mr Phill Nassau
Ms Sally Smith
Mr Declan Kiely
Mr John Cooper

Structure, governance, management and recruitment to the board of trustees

The Charity is an unincorporated charity registered under a declaration of trust dated 8th September 2009. The trust is registered with the Charity Commission under the charity number 1137350.

The Board of Trustees is responsible for the governance of the trust and for ensuring the Charity pursues the objectives for which it was founded. Trustees are appointed under the terms of the Charity's Declaration of Trust. At present, there are no specific policies regarding minimum or maximum length of tenure for Trustees.

The Trustees delegate the day-to-day management of activities, staff, and volunteers to the Chief Executive, Zinthiya Ganeshpanchan. Mrs. Ganeshpanchan reports to the Trustee board quarterly via attendance at board meetings and regular e-mails.

Volunteers

Over 15 volunteers supported our work in the year: in the food project, Chapel Café, and office. The volunteers ranged from 16 years to 65 years and came from all walks of life. We train, support, and celebrate the amazing work our volunteers do, knowing that their contribution is essential to fulfilling our mission. Their willingness to devote their time and expertise for free is incredible; we could have not achieved what we have done over the year without our volunteers.

Public Benefit

The Trustees are aware of the Charity Commission's general guidance on public benefit and have considered it when reviewing their aims and objectives and planning future activities. In line with the charity accounts disclosure requirements the Trustees confirm that they have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Risk Management

The Trustees are responsible for the management of the risks faced by the Trust, as they provide controls that provide reasonable although not absolute assurance against material misstatement, loss or exposure to risk. Risk reviews are undertaken regularly to ensure internal risks are minimised through the implementation of policy and procedure and external risks are accounted for in the setting of strategy.

Funds held as custodian

No such funds are held

Trustees' responsibility statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP;
- Make adjustments and accounting estimates that are reasonable and prudent
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

The report was approved by the Trustees on and signed on their behalf by:



Lorraine Mirham
Chair of Trustees

ZINTHIYA GANESHPANCHAN TRUST

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDING 31 MARCH 2025

Independent examiner's report to the trustees of Zinthiya Ganeshpanchan Trust

I report to the Trustees on my examination of the financial statements of the Zinthiya Ganeshpanchan Trust for the year ended 31 March 2025, which are set out on pages 13 – 20.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiners report

My examination was carried out in accordance with 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 the 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 examiners qualified statement

I have completed my examination. I confirm that no material matters, except those referred to in the previous paragraph, have come to my attention in connection with the examination giving me cause to believe that in any material respect

- accounting records were not kept in respect of the charity as required by section 130 of the Act: or
- the financial statements do not accord with those records or:
- the financial statements do not comply with the applicable requirements concerning the form and context of accounts set out in the Charities (Accounts and reports) Regulation 2008 other than any requirement that the accounts give a "true and fair view which is not a matter considered as a part of an independent examination.

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



Signed

Date: 28/11/2025

Bhavesh Shah FCCA
BGS Accounting Ltd
75 Exploration Drive
Leicester
LE4 5NU

Zinithiya Ganeshpanchan Trust
Statement of financial activities
For the year ended 31 March 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total Funds 2025 £	Total funds 2024 £
INCOME					
Donations and grants	1	35,003	514,272	549,275	518,047
Charitable activities	2	194,911	120,156	315,067	230,808
		<u>229,914</u>	<u>634,428</u>	<u>864,342</u>	<u>748,855</u>
EXPENDITURE					
Charitable activities	3	206,476	632,989	839,465	725,698
		<u>206,476</u>	<u>632,989</u>	<u>839,465</u>	<u>725,698</u>
NET INCOME/(EXPENDITURE)		23,438	1,439	24,877	23,157
Transfer between funds		-	-	-	-
NET MOVEMENT IN FUNDS		<u>23,438</u>	<u>1,439</u>	<u>24,877</u>	<u>23,157</u>
RECONCILIATION OF FUNDS		<u>122,504</u>	<u>251,705</u>	<u>374,209</u>	<u>351,052</u>
TOTAL FUNDS CARRIED FORWARD		<u>145,942</u>	<u>253,144</u>	<u>399,086</u>	<u>374,209</u>

The notes on pages 15 to 20 form part of these financial statements.

Zinthiya Ganeshpanchan Trust
Balance Sheet
As at 31 March 2025

	Note	Total 2025 £	Total 2024 £
FIXED ASSETS			
Tangible assets	4	21,051	24,259
CURRENT ASSETS			
Stocks	5	3,000	2,500
Debtors	6	77,018	98,047
Investments		10,000	-
Cash at bank and in hand		358,537	268,072
		<u>448,555</u>	<u>368,619</u>
Creditors: amounts falling due within one year	7	<u>70,520</u>	<u>18,668</u>
NET CURRENT ASSETS/(LIABILITIES)		<u>378,035</u>	<u>349,951</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		399,086	374,209
Creditors: amounts falling due after more than one year		<u>-</u>	<u>-</u>
TOTAL NET ASSETS/(LIABILITIES)		<u><u>399,086</u></u>	<u><u>374,209</u></u>
CHARITY FUNDS	8		
Restricted funds		253,144	251,705
Unrestricted funds		<u>145,942</u>	<u>122,504</u>
TOTAL CHARITY FUNDS		<u><u>399,086</u></u>	<u><u>374,209</u></u>

The financial statements were approved by the Trustees on 27th October 2025 and signed on their behalf by: Lorraine Mirham

The notes on pages 15 to 20 form part of these financial statements.

Zinthiva Ganeshpanchan Trust
Notes to the statement of financial activities
For the year ended 31 March 2025

1 Income from donations and grants	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	26,503	-	26,503	28,106
Grants	8,500	514,272	522,772	489,941
	35,003	514,272	549,275	518,047
2 Income from charitable activities	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Café income	46,061	-	46,061	40,311
Other income	148,850	120,156	269,006	190,498
	194,911	120,156	315,067	230,808
3 Expenditure	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Direct delivery cost (CRF/UKSPF)	45,000	71,787	116,787	38,673
Chapel Café direct expenses	23,757	-	23,757	24,183
Wages, salaries and social security costs	85,146	316,316	401,462	327,937
Pension contribution	6,405	-	6,405	5,934
Staff training, welfare and HR costs	1,262	11,355	12,616	15,794
Travel and subsistence	766	7,696	8,462	10,400
Premises costs	4,333	38,998	43,332	38,495
Emergency accommodation	-	116,172	116,172	117,224
Printing, postage, stationery and telephone	1,889	16,997	18,885	18,897
Bank charges	667	-	667	285
Insurance	665	2,661	3,326	4,073
Repairs and maintenance	814	7,330	8,145	6,245
Advertising and PR	1,159	22,014	23,172	30,062
Sundry expenses	444	-	444	938
Legal & professional fees	721	13,708	14,429	6,723
Depreciation	6,520	-	6,520	6,893
Accountancy fees	900	-	900	900
IT costs	544	3,082	3,625	2,652
Project monitoring and evaluation	800	-	800	2,783
Fundraising cost	19,849	-	19,849	20,506
Food bank cost	-	457	457	4,836
Hardship fund	4,833	4,416	9,249	28,893
	206,476	632,989	839,465	725,698

Zinthiva Ganeshpanchan Trust
Notes to the Balance Sheet
For the year ended 31 March 2025

4 Tangible fixed assets

	<u>P&M</u>	<u>Office EQP</u>	<u>Total</u>
Cost			
At 1 April 24	3,184	58,265	61,449
Additions	290	3,024	3,314
	<u>3,474</u>	<u>61,289</u>	<u>64,763</u>
Depreciation			
At 1 April 24	1,787	35,404	37,191
Charge for the year (25% RBM)	392	6,129	6,520
	<u>2,179</u>	<u>41,533</u>	<u>43,711</u>
Net Book Value			
At 31 Mar 25	<u>1,295</u>	<u>19,756</u>	<u>21,051</u>
At 31 Mar 24	<u>1,397</u>	<u>22,861</u>	<u>24,259</u>

5 Stocks

	2025	2024
	£	£
Café stock	<u>3,000</u>	<u>2,500</u>

6 Debtors

	2025	2024
	£	£
Trade debtors	5,596	38,634
Other debtors	587	2,590
Prepayments & Accrued income	70,835	56,823
	<u>77,018</u>	<u>98,047</u>

7 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	6,632	5,541
Other creditors	191	210
Other taxation and social security	7,738	1,237
Accruals and deferred income	55,960	11,680
	<u>70,520</u>	<u>18,668</u>

8 Statement of funds	Balance at 1 April 2024 £	Income £	Expenditure £	Balance at 31 March 2025 £
General fund	103,597	183,852	(182,719)	104,730
Chapel Café	18,908	46,061	(23,757)	41,212
SSE	20,000	6,695	(26,695)	-
National Grid	-	5,000	(5,000)	-
Community Renewal Fund (CRF)	10,352	-	(10,352)	-
National Lottery	128,113	123,618	(66,890)	184,841
British Gas Energy Trust	7,879	208,172	(216,051)	-
Henry Smith	24,250	-	(24,250)	-
Smallwood Trust	24,997	83,370	(81,651)	26,716
Police & Crime Commissioner	20,267	10,000	(23,796)	6,471
UKSPF	5,400	120,156	(105,530)	20,026
Auriga	-	8,000	(8,000)	-
Circle Fund	-	4,000	(2,910)	1,090
Nationwide	10,446	-	(10,446)	-
Keystone Fund	-	42,274	(34,060)	8,214
Charity Link	-	23,144	(17,358)	5,786
	374,209	864,342	(839,465)	399,086

9. Related party relationships and transactions

During the year, we continued to work with Pink Pebbles Homes Ltd to provide specialist emergency refuge management services for women and girls fleeing abuse with no recourse to public funding. This arrangement, initiated during the Covid-19 pandemic, offered an all-inclusive Multiple Occupancy Housing solution at short notice and without requiring upfront financial investment from the Trust. The total cost of services provided by Pink Pebbles Homes Ltd amounted to £129,035. This partnership has enabled the Trust to continue to be a supplier to Leicester City Council for housing provisions, resulting in £112,507 recovered during the year. Additional income to support emergency accommodation included £2,383 received directly from tenants towards running costs £9,864 from the BigGive Women and Girls campaign £5,899 raised through dedicated fundraising event to provide support to women with no recourse to public funding. These combined efforts significantly strengthened the Charity's capacity to support vulnerable women and children with no recourse to public funding in crisis preventing destitution.

1.Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005, which has since been withdrawn.

The 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) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Zinithiya Ganeshpanchan Trust constitutes a public benefit entity as defined by FRS 102.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds that are to be used in accordance with specific restrictions imposed by donors or that have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

1.3 Income

All income is recognised once the Charity has entitlement to the income, the income will probably be received, and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable, and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the friends of the trust is not recognised and is referred to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised based on the value of the gift to the charity, which is the amount the Charity would have been

willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party. A transfer of economic benefit will probably be required in settlement, and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributed to a single activity are allocated directly to that activity. Shared costs, which contribute to more than one activity and support costs which are not attributed to a single activity, are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the proportion of the asset used.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at headquarters.

Charitable activities and Governance costs are costs incurred on the Charity's educational operations, including support costs and costs relating to the governance of the charity, apportioned to charitable activities.

1.5 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the statement of financial activities.

Tangible fixed assets are carried at cost, net of depreciation, and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Furniture and fittings	-	25% RBM
Office equipment	-	25% RBM

1.6 Interest receivable

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.

2 Stocks

Stocks are valued at the lower cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.1 Debtors

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

2.2 Cash at bank and in hand

Cash at bank and in hand included cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.3 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, a transfer of economic benefit will probably be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risk specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

3 Financial instruments

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

ZINTHIYA GANESHPANCHAN TRUST

England & Wales - Charity number 1137350

Accounts

ZINTHIYA GANESHPANCHAN TRUST

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2024**



Charity Number: 1137350

ZINTHIYA GANESHPANCHAN TRUST CONTENTS

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ZINTHIYA GANESHPANCHAN TRUST

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31ST MARCH 2024

Trustees

Ms Lorraine Mirham
Mr Phill Nassau
Ms Sally Smith
Mr Declan Kiely
Ms Hemmisha Tanna
Mr John Cooper

Charity registered Number

1137350

Principle office

12 Bishop Street
Leicester
LE1 6AF

Chief executive

Zinthiya Ganeshpanchan

Independent examiner

Bhaves Shah FCCA
BGS Accounting Ltd
75 Exploration Drive
Leicester
LE4 5NU

ZINTHIYA GANESHPANCHAN TRUST
TRUSTEES' REPORT
FOR THE YEAR ENDED 31st MARCH 2024

Reflection from the Chair of the Board of Trustees

During the year under review, our charity continued to support disadvantaged women and families in Leicester and Leicestershire to be free from abuse and poverty.

We also focused on building our internal capacity and partnerships to be able to respond to the increased demand on the services.

Additionally, we invested in diversifying our income generation streams so that we will be in a stronger position to bid for commissioned services, generate revenue through hiring our meeting spaces as well as securing new corporate partnerships.

We could have not done this without the generous support of our funders, individual supporters and local businesses to whom we are extremely grateful for. We also want to thank our volunteers and staff for their dedication during the year that made it possible for us to continue to provide support to some of the most vulnerable people.

On behalf of the Board of Trustees, I would like to take this opportunity to thank everyone, who has worked with us in the past year.



Lorraine Mirham
Chair of Trustees

ZINTHIYA GANESHPANCHAN TRUST
TRUSTEES' REPORT
FOR THE YEAR ENDED 31st MARCH 2024

The Trustees present their annual report together with the financial statements of Zinithiya Ganeshpanchan Trust (the charity) for the year ended 31st March 2024. The Trustees confirm that the annual report and financial statements of the charity comply with the current statutory requirements, the requirements of the Charity's governing document, and the provision of the Statements of Recommended Practice (SORP), applicable in the UK and Republic of Ireland -FRS102

Summary

It is our pleasure to report on a successful but challenging year for the Trust. To respond to these challenges, during the year we continued to build the capacity of our staff and volunteers by providing them with a range of opportunities to develop their skills through internal and external training, supervision as well investing in coaching for some of our senior staff with the aim of succession planning.

We also invested in building a fundraising team so that we can continue to work towards creating new partnerships through engaging with our local community including the business community. These relationships have been extremely valuable to our fundraising efforts and we aim to continue with these activities during the coming year.

Our Vision

The vision of our charity is to create a society where people can be free from abuse and poverty and its mission is to:

- To support people to live without the fear of violence and abuse.
- To provide practical support to reduce poverty and isolation among vulnerable people.
- To help people transform their lives through education, skills development and employment.
- To support people to achieve their aspirations and lead fulfilling lives.

We worked to achieve our objectives by providing a holistic service including:

- One to one support to women fleeing all forms of abuse;
- Breaking the cycle of poverty by supporting people to manage their finances through improved budgeting skills, maximising income, dealing with debt and preventing them falling into debt;
- Preventing illness associated with cold homes by provide energy advice and practical support to improve homes enabling people to keep their homes warm.

- Improve employability: Upskill people by providing training, work placements and volunteering opportunities that will lead to sustainable employment.
- Increase wellbeing, attendance and reduce bullying at school by provide school uniforms/shoes for children from families facing financial crisis.

Our primary beneficiaries were those suffering from multiple and complex needs and those who have never or struggle to access mainstream support services. These include but not limited to women fleeing violence, people who are homeless or vulnerably housed, ex-offenders, care leavers, individuals suffering from food and fuel poverty, individuals with a physical or mental disability, asylum seekers or with no recourse to public funding, those that are isolated and the long term unemployed.

Our values

THE HEART OF THE ZINTHIYA TRUST



Our impact

Over the year we supported 2079 direct beneficiaries through the various project we undertook out of which 1561 were female, 529 male and 13 self-identifying as non-binary.

The following is a case study of a beneficiary who received a wrap round support from the Trust during the year.

Betsy's Story

Betsy had been street homeless in London for several years before returning to Leicester to be with her family. However, the relationship with the family broke down due to Betsy's drug addiction and mental health condition. Thereafter she found herself homeless and in a physically abusive relationship with a man who solicited women for money. She was referred over to multiple agencies by the police after an incident that led her to being admitted to hospital due to the severity of her injuries. It is then that Betsy was referred to the Zinthiya Trust by her social worker.

Betsy had received support from her drug worker to become and stay clean from using drugs. With the support of the Zinthiya Trust and her social worker, she also managed to secure a council property and was looking for a new start. As Betsy had been homeless before she literally had nothing and needed essential items for her new home as well as for herself.

Our case workers worked with Betsy to make an application to BGET and Smallwood Trust for white goods. We also helped her with setting up her utility accounts whilst looking at where we could possibly reduce them. We continue to work with Betsy providing ongoing support to help her with budgeting and energy saving measures. In addition we referred her to our domestic abuse case workers for ongoing emotional support. As a result Betsy is now living in her home free from abuse but also free from drugs and alcohol.

Comments from Betsy

"I am so grateful to The Zinthiya Trust. I was called the same day the referral was sent over and was treated with dignity and respect and it is very much appreciated. I am now looking forward to starting my new life in my new home and my mental health has improved massively. So thank you to all involved."

Investment policy and performance

The Charity's policy is to only hold cash on deposit with major clearing banks.

Financial review and reserves policy

Income for the 12 months to 31 March 2024 was £748,855, an 11.15% increase over the previous year (2023: £673,726). Most of this was grant income of £489,941 (2023: £552,144), which funded specific activities. The bulk of the remaining income was from the operation of the Chapel Café, other trading activities, and public donations.

The Charity managed to register a surplus of £23,157 to 31 March 2024 (2023: £20,968). The total level of activity of the Charity increased significantly, especially for the emergency food provision, school uniforms project, sanitary pad project, and provision of emergency accommodation for women whose lives were at risk due to facing violence and had no recourse to public funding. As of 31 March 2024, closing reserves were in surplus by £374,209 (2023: £351,052).

Charity reserves policy

The Charity Trustees have set their reserve policy for six months' operating costs. Trustees feel they need to set this reserves target, which represent the funds that should be set to one side in case of unforeseen costs or interruptions to funding. This would improve financial resilience to provide greater security for beneficiaries. With this in mind the Charity is actively seeking to source unrestricted funding and have invested their time and money to build strong relationship with the local business community.

Going Concern

The Trustees have made an assessment of the Charity's ability to continue as a going concern and have positively reassessed the validity of this assumption when preparing the accounts. In making this assessment, the Trustees have taken into account all available information about the future for at least, but not limited to, 12 months from the date the accounts are approved. At the time of approval of these accounts, the financial state of the Charity was deemed a going concern due the multi-year funding secured since the balance sheet date as well as the strategy in place to attract unrestricted funding by working with individuals and businesses.

Board of Trustees

The trust is governed by a Board of Trustees who formally meet quarterly. The Trustees during the year were as follows:

Ms Lorraine Mirham
Mr Phill Nassau
Ms Sally Smith
Mr Declan Kiely
Ms Hemmisha Tanna
Mr John Cooper

Structure, governance, management and recruitment to the board of trustees

The Charity is an unincorporated charity registered under a declaration of trust dated 8th September 2009. The trust is registered with the Charity Commission under the charity number 1137350.

The Board of Trustees is responsible for the governance of the trust and for ensuring the Charity pursues the objects for which it was founded. Trustees are appointed under the terms of the Charity's Declaration of Trust. At present, there are no specific policies regarding minimum or maximum length of tenure for Trustees.

The Trustees delegate the day-to-day management of activities, staff, and volunteers to the Chief Executive, Zinthy Ganeshpanchan. Mrs. Ganeshpanchan reports to the Trustee board quarterly via attendance at board meetings and regular e-mails

Volunteers

Over 15 volunteers supported our work in the year in the food project, Chapel Café, and office. The volunteers ranged from 16 years to 76 years and came from all walks of life. We train, support, and celebrate the amazing work our volunteers do, knowing that their contribution is essential to fulfilling our mission. Their willingness to devote their time and expertise for free is incredible; we could have not achieved what we have done over the year without our volunteers.

Public Benefit

The Trustees are aware of the Charity Commission's general guidance on public benefit and have considered it when reviewing their aims and objectives and planning future activities. In line with the charity accounts disclosure requirements the Trustees confirm that they have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Risk Management

The Trustees are responsible for the management of the risks faced by the Trust, as they provide controls that provide reasonable although not absolute assurance against material misstatement, loss or exposure to risk. Risk reviews are undertaken regularly to ensure internal risks are minimised through the implementation of policy and procedure and external risks are accounted for in the setting of strategy.

Funds held as custodian

No such funds are held

Trustees' responsibility statement

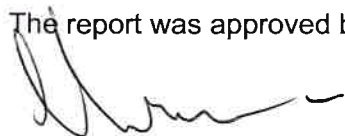
The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP;
- Make adjustments and accounting estimates that are reasonable and prudent
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

The report was approved by the Trustees on and signed on their behalf by:



Lorraine Mirham
Chair of Trustees

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDING 31 MARCH 2024

Independent examiner's report to the Trustees of Zinthiya Ganeshpanchan Trust

I report to the Trustees on my examination of the financial statements of the Zinthiya Ganeshpanchan Trust for the year ended 31 March 2024, which are set out on pages 13 – 20.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiners report

My examination was carried out in accordance with 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 the 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 examiners qualified statement

I have completed my examination. I confirm that no material matters, except those referred to in the previous paragraph, have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Charity as required by section 130 of the Act: or
- the financial statements do not accord with those records or:
- the financial statements do not comply with the applicable requirements concerning the form and context of accounts set out in the Charities (Accounts and reports) Regulation 2008 other than any requirement that the accounts give a "true and fair view which is not a matter considered as a part of an independent examination.

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

Signed



Date: 04/12/2024

Bhavesh Shah FCCA
BGS Accounting Ltd
75 Exploration Drive
Leicester
LE4 5NU

Zinthiya Ganeshpanchan Trust
Statement of financial activities
For the year ended 31 March 2024

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total Funds 2024 £	Total funds 2023 £
INCOME					
Donations and grants	1	28,106	489,941	518,047	578,375
Charitable activities	2	167,514	63,294	230,808	95,351
		<u>195,620</u>	<u>553,235</u>	<u>748,855</u>	<u>673,726</u>
EXPENDITURE					
Charitable activities	3	175,172	550,526	725,698	652,758
		<u>175,172</u>	<u>550,526</u>	<u>725,698</u>	<u>753,746</u>
TOTAL EXPENDITURE					
		<u>175,172</u>	<u>550,526</u>	<u>725,698</u>	<u>753,746</u>
NET INCOME/(EXPENDITURE)		20,448	2,709	23,157	20,968
Transfer between funds		-	-	-	-
NET MOVEMENT IN FUNDS		<u>20,448</u>	<u>2,709</u>	<u>23,157</u>	<u>20,968</u>
RECONCILIATION OF FUNDS		102,056	248,996	351,052	330,084
TOTAL FUNDS CARRIED FORWARD		<u>122,504</u>	<u>251,705</u>	<u>374,209</u>	<u>351,052</u>

The notes on pages 15 to 20 form part of these financial statements.

Zinthiya Ganeshpanchan Trust
Balance Sheet
As at 31 March 2024

	Note	Total 2024 £	Total 2023 £
FIXED ASSETS			
Tangible assets	4	24,259	23,964
CURRENT ASSETS			
Stocks	5	2,500	2,500
Debtors	6	98,047	53,700
Cash at bank and in hand		268,072	293,366
		<u>368,619</u>	<u>349,565</u>
Creditors: amounts falling due within one year	7	<u>18,668</u>	<u>22,477</u>
NET CURRENT ASSETS/(LIABILITIES)		<u>349,951</u>	<u>327,089</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		374,209	351,052
Creditors: amounts falling due after more than one year		<u>-</u>	<u>-</u>
TOTAL NET ASSETS/(LIABILITIES)		<u>374,209</u>	<u>351,052</u>
CHARITY FUNDS	8		
Restricted funds		122,504	248,997
Unrestricted funds		<u>251,705</u>	<u>102,055</u>
TOTAL CHARITY FUNDS		<u>374,209</u>	<u>351,052</u>

The financial statements were approved by the Trustees on 28th November 2024 and signed on their behalf, by: Lorrain Mirham

The notes on pages 15 to 20 form part of these financial statements.

Zinthiya Ganeshpanchan Trust
Notes to the statement of financial activities
For the year ended 31 March 2024

1	Income from donations and grants	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
	Donations	28,106	-	28,106	26,232
	Grants	-	489,941	489,941	552,144
		28,106	489,941	518,047	578,376
2	Income from charitable activities	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
	Café income	40,311	-	40,311	30,243
	Other income	127,204	63,294	190,498	65,108
		167,514	63,294	230,808	95,351
3	Expenditure	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
	Direct delivery cost (CRF)	-	38,673	38,673	89,111
	Chapel Café direct expenses	24,183	-	24,183	23,455
	Wages, salaries and social security costs	80,847	259,463	340,309	327,937
	Pension contribution	5,934	-	5,934	5,510
	Staff training, welfare and HR costs	7,585	8,209	15,794	14,387
	Travel and subsistence	4,457	5,943	10,400	13,445
	Premises costs	6,157	32,338	38,495	36,294
	Emergency accommodation	-	117,224	117,224	18,383
	Printing, postage, stationery and telephone	8,364	10,533	18,897	11,939
	Bank charges	285	-	285	239
	Insurance	4,073	-	4,073	4,876
	Repairs and maintenance	2,995	3,250	6,245	6,774
	Advertising and PR	1,771	28,291	30,062	25,591
	Sundry expenses	938	-	938	1,490
	Legal & professional fees	1,723	5,000	6,723	7,118
	Depreciation	6,893	-	6,893	7,988
	Accountancy fees	900	-	900	900
	IT costs	121	2,530	2,652	3,237
	Project monitoring and evaluation	-	2,783	2,783	2,000
	Fundraising cost	11,170	9,336	20,506	4,160
	Food bank cost	4,836	-	4,836	9,966
	Hardship fund	1,939	26,954	28,893	37,956
		175,172	550,526	725,698	652,758

Zinthiva Ganeshpanchan Trust
Notes to the Balance Sheet
For the year ended 31 March 2024

4 Tangible fixed assets

	<u>P&M</u>	<u>Office EQP</u>	<u>Total</u>
Cost			
At 1 April 23	3,184	51,078	54,262
Additions	-	7,187	7,187
	<u>3,184</u>	<u>58,265</u>	<u>61,449</u>
Depreciation			
At 1 April 23	1,321	28,977	30,298
Charge for the year (25% RBM)	466	6,427	6,893
	<u>1,787</u>	<u>35,404</u>	<u>37,191</u>
Net Book Value			
At 31 Mar 24	<u>1,397</u>	<u>22,861</u>	<u>24,259</u>
At 31 Mar 23	<u>1,863</u>	<u>22,101</u>	<u>23,964</u>

5 Stocks

2024 **2023**
£ **£**

Café stock	<u>2,500</u>	<u>2,500</u>
------------	--------------	--------------

6 Debtors

2024 **2023**
£ **£**

Trade debtors	38,634	3,332
Other debtors	2,590	2,640
Prepayments & Accrued income	56,823	47,728
	<u>98,047</u>	<u>53,700</u>

7 Creditors: amounts falling due within one year

2024 **2023**
£ **£**

Trade creditors	5,541	11,244
Other creditors	210	-
Other taxation and social security	1,237	1,077
Accruals and deferred income	11,680	10,156
	<u>18,668</u>	<u>22,477</u>

8 Statement of funds	Balance at 1 April 2023 £	Income £	Expenditure £	Balance at 31 Mar 2024 £
General fund	99,276	155,309	(150,989)	103,597
Chapel Café	2,780	40,311	(24,183)	18,908
SSE	-	25,000	(5,000)	20,000
National Grid	-	9,870	(9,870)	-
Community Renewal Fund (CRF)	49,701	-	(39,349)	10,352
National Lottery	91,518	165,739	(129,144)	128,113
British Gas Energy Trust	5,327	169,189	(166,637)	7,879
Henry Smith	24,250	24,250	(24,250)	24,250
Smallwood Trust	-	85,931	(60,934)	24,997
Police & Crime Commissioner	-	23,386	(3,119)	20,267
UKSPF	-	49,870	(44,470)	5,400
Lloyds	25,000	-	(25,000)	-
Safelives	5,000	-	(5,000)	-
Nationwide	48,200	-	(37,754)	10,446
	351,052	748,855	(725,698)	374,209

9. Related party relationships and transactions

During the year, the Charity purchased specialist emergency refuge management services to house women and girls fleeing abuse with no recourse to public funding amounting to £111,654 from Pink Pebbles Homes Ltd. Pink Pebbles was contracted during the Covid-19 pandemic to provide an all-inclusive Multiple Occupancy Housing service at short notice for a competitive price without the burden of any financial investment on the part of the Trust. Over the year they provided accommodation for women and children. This has enabled the Trust to become a supplier to the Leicester City Council for housing provisions for which the Trust recovered £ 86,546 in the year. In addition, the Trust also received funding of £36,100 for emergency accommodation from the National Lottery and the Nationwide Community Grant to support women and girls with no recourse to public funding.

In the year under review, the Trust continued to trade with Tomorrowtogether Ltd, the social enterprise, which is set up to support people in long-term unemployment. During the year, a sum of £312 was paid to Tomorrowtogether Ltd for the provision of waste disposal and cleaning.

1.Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The 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 (FRS102) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Zinthyia Ganeshpanchan Trust constitutes a public benefit entity as defined by FRS 102.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

1.3 Income

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.

Donated services or facilities are recognised when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time, of the friends of the Trust, is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party. It is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attribute to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributed to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent and depreciation charges allocated on the portion of the asset's used.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at headquarters.

Charitable activities and Governance costs are costs incurred on the Charities educational operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

1.5 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the statement of financial activities.

Tangible fixed assets are carried at cost, net of depreciation, and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Furniture and fittings	-	25% RBM
Office equipment	-	25% RBM

1.6 Interest receivable

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.

2 Stocks

Stocks are valued at the lower cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.1 Debtors

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

2.2 Cash at bank and in hand

Cash at bank and in hand included cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.3 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risk specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

3 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value except for bank loans which are subsequently measured at amortise cost using the effective interest method.

ZINTHIYA GANESHPANCHAN TRUST

England & Wales - Charity number 1137350

Accounts

ZINTHIYA GANESHPANCHAN TRUST

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2023**



Charity Number: 1137350

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ZINTHIYA GANESHPANCHAN TRUST

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARTY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31ST MARCH 2023

Trustees Mr Chris Beasley Reynolds (Stepped down December 2022)
 Ms Lorraine Mirham
 Mr Phill Nassau
 Ms Sally Smith
 Mr Declan Kiely
 Ms Hemsha Tanna
 Mr John Cooper

**Charity registered
Number** 1137350

Principle office 12 Bishop Street
 Leicester
 LE1 6AF

Chief executive Zinthiya Ganeshpanchan

Independent examiner Bhavesh Shah FCCA
 BGS Accounting Ltd
 75 Exploration Drive
 Leicester
 LE4 5NU

ZINTHIYA GANESHPANCHAN TRUST
TRUSTEES' REPORT
FOR THE YEAR ENDED 31st MARCH 2023

Reflection from the Chair of the Board of Trustees

During the year under review, our charity continued to support disadvantaged women and families in Leicester and Leicestershire to be free from abuse and poverty.

In addition, to supporting our communities we focused on building our capacity and developing our partnerships to be able to respond to the increased demand placed upon us due to the cost-of-living crisis.

We also focused on investing in additional income generation streams such as delivering commissioned services, renting out meeting room space and developing corporate partnerships focusing on sustainability.

None of this work, would have been possible without the generous support of our funders, local businesses, and individual supporters whom we are extremely grateful for. We also want to thank our volunteers and staff for their dedication during the year that made it possible for us to continue to provide support to some of the most vulnerable people.

On behalf of the board of Trustees I would like to take this opportunity to thank everyone, who has worked with us in the past year, including our funders and our supporters. None of the work would have been possible without their support.



Sally Smith
Chair of Trustees

ZINTHIYA GANESHPANCHAN TRUST
TRUSTEES' REPORT
FOR THE YEAR ENDED 31st MARCH 2023

The trustees present their annual report together with the financial statements of Zinthiya Ganeshpanchan Trust (the charity) for the year ended 31st March 2023. The Trustees confirms that the annual report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provision of the Statements of Recommended Practice (SORP), applicable in the UK and Republic of Ireland -FRS102

Summary

It is our pleasure to report on another successful but challenging year for the trust especially given the challenges faced due to the continued cost of living crisis that has impacted on our beneficiaries as well as the sector. In the ever-challenging environment being able to continue to support our beneficiaries who have depended on our services has been testimony to our resilience.

To respond to these challenges, during the year we continued to build the capacity of our staff and volunteers by providing them with the opportunity to develop their skills through internal and external training as well investing in coaching for some of our senior staff with the aim of succession planning.

We have continued to work towards building new partnerships by engaging with our local business community to build our profile as well as generate much needed income to continue with our charitable activities. These relationships have been extremely valuable to us and we aim to continue with this strategy during the coming year.

Our Vision

The vision of our charity is to create a society where people can be free from abuse and poverty and its mission is to:

- To support people to live without the fear of violence and abuse.
- To provide practical support to reduce poverty & isolation among vulnerable people.
- To help people transform their lives through education, skills development and employment.
- To support people to achieve their aspirations and lead fulfilling lives.

We worked to achieve our objectives by providing a holistic service including:

- One to one support to women fleeing all forms of abuse;

- Breaking the cycle of poverty by supporting people to manage their finances through improving their budgeting skills, maximising their income, dealing with debt & preventing them falling into debt;
- Preventing illness associated with cold homes by provide energy advice and practical support to improve homes enabling people to keep their homes warm to reduce & prevent cold related illnesses.
- Improve employability: Upskill people by providing training, work placements & volunteering opportunities that will lead to sustainable employment.
- Increase wellbeing, attendance & reduce bullying at school by provide school uniforms/shoes for children from families facing financial crisis.

Our primary beneficiaries were those suffering from multiple & complex needs and those who have never or struggle to access mainstream support services. These include but not limited to women fleeing violence, people who are homeless or vulnerably housed, ex-offenders, care leavers, individuals suffering from food & fuel poverty, individuals with a physical or mental disability, asylum seekers or with no recourse to public funding, those that are isolated and the long term unemployed.

Our values

THE HEART OF THE ZINTHIYA TRUST



Our impact

Over the year we supported 2,228 direct beneficiaries through the various project we undertook out of which 1,603 were female, 604 Male and 21 self-identifying as non-binary.

Our impact

The following is a case study of a beneficiary who received a wrap round support from the Trust during the year.

Nancy

Nancy was referred to the Zinithiya trust by her support worker as she was subject to domestic abuse for the past two and a half years and was suffering from anxiety, depression, and PTSD because of the abuse. No longer able to endure the abuse she fled her home which she shared with the perpetrator. Upon accessing our support, we undertook a risk assessment and placed her in our emergency accommodation. Thereafter we applied for a DDV concession to the home office-while also providing emotional support to her. Once we received the approval for her from home office-we then contacted a local immigration lawyer to apply for indefinite leave to remain and also made an application. To the local authority for housing which she was successful

We made application to Charity Link a local charity that we work with for a fridge freezer and a cooker and an application to The Smallwood Trust for the other items purchase a washing machine and other essential furniture. This also included love2shop vouchers for the remainder of items such as bedding and crockery and cutlery which she needed,

Prior to moving in Nancy received support from and energy adviser supported by the British Gas Energy Trust on how to find a supplier as well as on energy saving advise.

Nancy has also been referred to our in house domestic abuse support services so that she can receive support for the trauma she has undergone.

Comments from Nancy

"Thank you so much! I am so grateful for the help Zinithiya trust is providing for me and my children. I can now concentrate on getting back to normality".

Investment policy and performance

The charity's policy is to only hold cash on deposit with major clearing banks.

Financial review and reserves policy

Income for the 12 months to 31 March 2023 was £673,726 a 17.40% decrease over the previous year, (2022: £815,682). The majority of which was grant income of £552,143 (2022: £758,982) funding specific activities, with the bulk of the remaining income being from the operation of the Chapel Café, other trading activities, and public donations.

The charity managed to register a surplus of £20,968 to 31 March 2023 (2022: £61,936). The total level of activity of the charity increased significantly, especially for the emergency food provision, school uniforms project, sanitary pad project, and provision of emergency accommodation for women whose lives were at risk due to facing violence but with no recourse to public funding. Closing reserves as of 31 March 2023 were in surplus by £351,052 (2022: £330,084).

Charity reserves policy

The charity trustees have set their reserve policy for three months. Trustees feel they need to set this reserves target, representing the funds that should be set to one side in case of unforeseen costs or interruptions to funding. This would improve financial resilience to provide greater security for beneficiaries, with this in mind the charity is actively seeking to source unrestricted funding and have invested their time and money to build strong relationship with the local business community. The Charity was selected as the Charity of the year by many organisations which has contributed to the profile building of the charity.

Going Concern

The trustees have made an assessment of charity's ability to continue as a going concern to assure themselves of the validity of this assumption when preparing the accounts. In making this assessment, the trustees have taken into account all available information about the future for at least, but not limited to, 12 months from the date the accounts are approved. At the time of approval of these accounts the financial state of the charity was deemed a going concern due the multi-year funding secured since the balance sheet date as well as the strategy in place to attract unrestricted funding by working with individuals and businesses.

Board of Trustees

The trust is governed by a Board of Trustees who formally meet quarterly. The trustees during the year were as follows:

Trustees

Mr Chris Beasley Reynolds (Resigned December 2022)

Ms Lorraine Mirham

Mr Phill Nassau

Ms Sally Smith

Mr Declan Kiely

Ms Hemmisha Tanna

Mr John Cooper

Structure, governance, management and recruitment to the board of trustees

The charity is an unincorporated charity registered under a declaration of trust dated 8th September 2009. The trust is registered with the Charity Commission under the charity number 1137350.

The Board of Trustees are responsible for the governance of the trust and for ensuring the charity pursues the objects for which it was founded. Trustees are appointed under the terms of the charity's Declaration of trust. At present there are no specific policies regarding minimum or maximum length of tenure for Trustees.

The Trustees delegate day to day management of activities, staff, and volunteers to the Chief Executive, Zinithiya Ganeshpanchan. Ms Ganeshpanchan reports to the trustee board quarterly via attendance at board meetings and regular e-mails

Volunteers

Over 28 volunteers supporting our work in the year in the food project, Chapel Café and office. The volunteers ranged from 16 years to 76 years and came from all walks of life. We train, support, and celebrate the amazing work our volunteers do, knowing that their contribution is essential to fulfilling our mission. Their willingness to devote their time and expertise for free is incredible; we could have not achieved what we have done over the year without our volunteers.

Public Benefit

The Trustees are aware of the Charity Commission's general guidance on public benefit and have considered it when reviewing their aims and objectives and planning future activities. In line with the charity accounts disclosure requirements the trustees confirm that they have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Risk Management

The Trustees are responsible for the management of the risks faced by the trust, as they provide controls that provide reasonable although not absolute assurance against material misstatement, loss or exposure to risk. Risk reviews are undertaken regularly to ensure internal risks are minimised through the implementation of policy and procedure and external risks are accounted for in the setting of strategy

Funds held as custodian

No such funds are held

Trustees' responsibility statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP;
- Make adjustments and accounting estimates that are reasonable and prudent
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

The report was approved by the trustees on and signed on their behalf by:



Sally Smith
Chair of Trustees

ZINTHIYA GANESHPANCHAN TRUST
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDING 31 MARCH 2023

Independent examiner's report to the trustees of Zinthiya Ganeshpanchan Trust

I report to the trustees on my examination of the financial statements of the Zinthiya Ganeshpanchan Trust for the year ended 31 March 2023, which are set out on pages 13 – 20.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiners report

My examination was carried out in accordance with 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 the 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 examiners qualified statement

I have completed my examination. I confirm that no material matters, except those referred to in the previous paragraph, have come to my attention in connection with the examination giving me cause to believe that in any material respect

- accounting records were not kept in respect of the charity as required by section 130 of the Act: or
- the financial statements do not accord with those records or:
- the financial statements do not comply with the applicable requirements concerning the form and context of accounts set out in the Charities (Accounts and reports) Regulation 2008 other than any requirement that

the accounts give a "true and fair view which is not a matter considered as a part of an independent examination.

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



Signed

Date: 11/12/2023

Bhavesh Shah FCCA
BGS Accounting Ltd
75 Exploration Drive
Leicester
LE4 5NU

Zinthiya Ganeshpanchan Trust
Statement of financial activities
For the year ended 31 March 2023

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
INCOME					
Donations and grants	1	78,452	499,923	578,375	774,828
Charitable activities	2	95,351	-	95,351	40,854
		<u>173,803</u>	<u>499,923</u>	<u>673,726</u>	<u>815,682</u>
EXPENDITURE					
Charitable activities	3	156,720	496,038	652,758	753,746
		<u>156,720</u>	<u>496,038</u>	<u>652,758</u>	<u>753,746</u>
TOTAL EXPENDITURE					
		17,083	3,885	20,968	61,936
NET INCOME/(EXPENDITURE)					
Transfer between funds		-	-	-	-
		<u>17,083</u>	<u>3,885</u>	<u>20,968</u>	<u>61,936</u>
NET MOVEMENT IN FUNDS					
		84,972	245,112	330,084	268,148
RECONCILIATION OF FUNDS					
TOTAL FUNDS CARRIED FORWARD		<u>102,055</u>	<u>248,997</u>	<u>351,052</u>	<u>330,084</u>

The notes on pages 15 to 20 form part of these financial statements.

Zinthiya Ganeshpanchan Trust
Balance Sheet
As at 31 March 2023

	Note	Total 2023 £	Total 2022 £
FIXED ASSETS			
Tangible assets	4	23,964	31,953
CURRENT ASSETS			
Stocks	5	2,500	2,500
Debtors	6	53,700	142,533
Cash at bank and in hand		293,366	171,232
		<u>349,565</u>	<u>316,265</u>
Creditors: amounts falling due within one year	7	<u>22,477</u>	<u>18,133</u>
NET CURRENT ASSETS/(LIABILITIES)		<u>327,089</u>	<u>298,132</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		351,052	330,084
Creditors: amounts falling due after more than one year		<u>-</u>	<u>-</u>
TOTAL NET ASSETS/(LIABILITIES)		<u><u>351,052</u></u>	<u><u>330,084</u></u>
CHARITY FUNDS	8		
Restricted funds		248,997	245,112
Unrestricted funds		<u>102,055</u>	<u>84,972</u>
TOTAL CHARITY FUNDS		<u><u>351,052</u></u>	<u><u>330,084</u></u>

The financial statements were approved by the Trustees on 5th of December 23 and signed on their behalf, by: Sally Smith

The notes on pages 15 to 20 form part of these financial statements.

Zinthiya Ganeshpanchan Trust
Notes to the statement of financial activities
For the year ended 31 March 2023

1	Income from donations and grants	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
	Donations	26,232	-	26,232	15,846
	Grants	52,220	499,923	552,143	758,982
		78,452	499,923	578,375	774,828
2	Income from charitable activities	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
	Café income	30,243	-	30,243	2,414
	Other income	65,108	-	65,108	31,720
		95,351	-	95,351	34,134
3	Expenditure	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
	Direct delivery cost (CRF)	-	89,111	89,111	127,845
	Chapel Café direct expenses	23,455	-	23,455	15,645
	Wages, salaries and social security costs	67,943	259,994	327,937	344,834
	Pension contribution	1,541	3,969	5,510	5,346
	Staff training and welfare	6,834	7,553	14,387	9,736
	Travel and subsistence	1,334	12,111	13,445	5,588
	Premises costs	2,350	33,945	36,294	19,777
	Emergency accommodation	-	18,383	18,383	106,611
	Printing, postage, stationery and telephone	8,064	3,875	11,939	14,803
	Bank charges	239	-	239	110
	Insurance	4,876	-	4,876	2,274
	Repairs and maintenance	6,774	-	6,774	5,803
	Advertising and PR	5,888	19,704	25,591	14,233
	Sundry expenses	1,490	-	1,490	1,822
	Legal & professional fees	(1,040)	8,158	7,118	9,352
	Depreciation	7,988	-	7,988	10,146
	Accountancy fees	900	-	900	900
	IT costs	929	2,308	3,237	3,521
	Project monitoring and evaluation	2,000	-	2,000	1,625
	Fundraising cost	-	4,160	4,160	-
	Food bank cost	9,966	-	9,966	17,164
	Hardship fund	5,187	32,769	37,956	36,609
		156,719	496,039	652,758	753,746

Zinthiva Ganeshpanchan Trust
Notes to the Balance Sheet
For the year ended 31 March 2023

4 Tangible fixed assets

	<u>P&M</u>	<u>Office EQP</u>	<u>Total</u>
Cost			
At 1 April 22	3,184	51,078	54,262
Additions	-	-	-
	<u>3,184</u>	<u>51,078</u>	<u>54,262</u>
Depreciation			
At 1 April 22	700	21,610	22,310
Charge for the year (25% RBM)	621	7,367	7,988
	<u>1,321</u>	<u>28,977</u>	<u>30,298</u>
Net Book Value			
At 31 Mar 23	<u>1,863</u>	<u>22,101</u>	<u>23,964</u>
At 31 Mar 22	<u>2,485</u>	<u>29,468</u>	<u>31,953</u>

5 Stocks

	2023	2022
	£	£
Café stock	<u>2,500</u>	<u>2,500</u>

6 Debtors

	2023	2022
	£	£
Trade debtors	3,332	1,518
Other debtors	2,640	1,092
Prepayments & Accrued income	47,728	139,923
	<u>53,700</u>	<u>142,533</u>

7 Creditors: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	11,244	236
Other taxation and social security	1,077	6,404
Accruals and deferred income	10,156	11,493
	<u>22,477</u>	<u>18,133</u>

8 Statement of funds	Balance at 1 April 2022	Income	Expenditure	Balance at 31 Mar 2023
	£	£	£	£
General fund	83,696	143,560	(127,980)	99,276
Chapel Café	1,276	30,243	(28,739)	2,780
Community Renewal Fund (CRF)	72,533	83,219	(106,052)	49,701
National Lottery	97,609	88,427	(94,517)	91,519
Women's Hub	12,833	-	(12,833)	-
British Gas Energy Trust	11,089	144,828	(150,589)	5,328
Henry Smith	23,000	47,250	(46,000)	24,250
Smallwood Trust	20,292	30,750	(51,042)	-
Police & Crime Commissioner	7,756	-	(7,756)	-
Lloyds	-	52,250	(27,250)	25,000
Safelives	-	5,000	-	5,000
Nationwide	-	48,200	-	48,200
	330,084	673,726	(652,758)	351,052

9. Related party relationships and transactions

During the year, the Charity purchased specialist emergency refuge management services to house women and girls fleeing abuse amounting to £111,216 from Pink Pebbles Homes Ltd. Pink Pebbles was contracted during the Covid-19 pandemic to provide an all-inclusive Multiple Occupancy Housing service at short notice for a competitive price without the burden an initial financial investment on the part of the Trust as well as to reduce the risk of loss of income on the Trust due to empty rooms. Over the year they provided accommodation housing over 62 women and children. This has enabled the Trust to become a supplier to the Leicester City Council for housing provisions for which the Trust recovered £ 88,536.77 in the year.

In the year under review, the Charity also partnered with Bear Earth CIC and She Inspires Global Ltd to facilitate the delivery of the "She Inspires Play box" Community Renewal Project which came to an end in September 22. The Trust paid Bear Earth CIC £6,300 and She Inspires £13,750 for the services they provided to the project.

Additionally, the Trust continued to trade with Tomorrowtogether Ltd the social enterprise, which is set up to support people in long-term unemployment. During the year, a sum of £3,744 was paid to Tomorrowtogether Ltd for the provision of waste disposal and cleaning.

1.Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The 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) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Zinthiya Ganeshpanchan Trust constitutes a public benefit entity as defined by FRS 102.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

1.3 Income

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.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the friends of the trust is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party. It is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attribute to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributed to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent and depreciation charges allocated on the portion of the asset's used.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at headquarters.

Charitable activities and Governance costs are costs incurred on the Charities educational operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

1.5 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the statement of financial activities.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Plant and machinery	-	25% on cost
Office equipment	-	25% on cost

1.6 Interest receivable

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.

2 Stocks

Stocks are valued at the lower cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.1 Debtors

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

2.2 Cash at bank and in hand

Cash at bank and in hand included cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.3 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risk specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

3 Financial instruments

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

ZINTHIYA GANESHPANCHAN TRUST

England & Wales - Charity number 1137350

Accounts

Charity Number: 1137350

ZINTHIYA GANESHPANCHAN TRUST



TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

Charity Number: 1137350

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS
TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2022**

Trustees

Mr Christopher B Reynolds
Ms Lorraine Mirham
Mr Phill Nassau
Ms Sally Smith
Mr Declan Kiely
Ms Hemisha Tanna

Charity registered Number 1137350

Principle office 12 Bishop Street Leicester
LE1 6AF

Chief Executive Zinthiya Ganeshpanchan

Independent examiner Bhavesh Shah FCCA
BGS Accounting Ltd
75 Exploration Drive
Leicester
LE4 5NU

ZINTHIYA GANESHPANCHAN TRUST
TRUSTEES' REPORT
FOR THE YEAR ENDED 31st MARCH 2022

Reflection from the Chair of the Board of Trustees

During the year under review, we have been continuing our work to support disadvantaged women and families in Leicester and Leicestershire to be free from abuse and poverty.

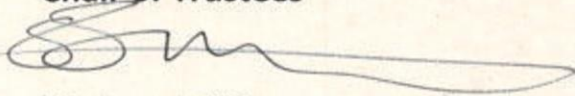
In addition, to supporting our communities we focused on building our capacity as a charity to respond to the increased demand for our services as well as the challenges the sector faced in the aftermath of the pandemic. We have also heavily invested in increasing our profile to be able to reach out to more beneficiaries but also to recruit new supporters and corporate sponsors.

Furthermore, we have invested in additional income generation streams such as delivering commissioned services and the aim of becoming more sustainable. Additionally, we have worked to build the capacity of our staff through training in respective areas.

None of this work would have been possible without the generous support of our existing and new funding partners, our individual supporters, and corporate sponsors to whom we are extremely grateful. We also want to thank our volunteers and staff for their dedication during the year that made it possible for us to continue to provide support to some of the most vulnerable people.

On behalf of the Board of Trustees, I would like to take this opportunity to thank everyone.

Sally Smith
Chair of Trustees


18/01/22

ZINTHIYA GANESHPANCHAN TRUST

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31st MARCH 2022**

The trustees present their annual report together with the financial statements of Zinthiya Ganeshpanchan Trust (the charity) for the year ended 31st March 2022. The Trustees confirm that the annual report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document, and the provision of the Statements of Recommended Practice (SORP), applicable in the UK and Republic of Ireland -FRS102

Summary

It is our pleasure to report another successful but challenging year for the Trust especially given the challenges faced not only the voluntary sector but across all sectors post pandemic. To be able to continue to support our beneficiaries who require our services has been testimony to our resilience.

To respond to these challenges, during the year we continued to build the capacity of our staff and volunteers by providing them with the opportunity to develop their skills through internal and external training as well as engaging a professional services agency to strengthen our Human Resources Strategy. Furthermore, we have invested in coaching for some of our senior staff with the aim of succession planning.

We have continued to work towards building new partnerships by engaging with our local business community to build our profile as well as generate much needed income to continue with our charitable activities. These relationships have been extremely valuable and we aim to continue with this strategy during the coming year.

Mission

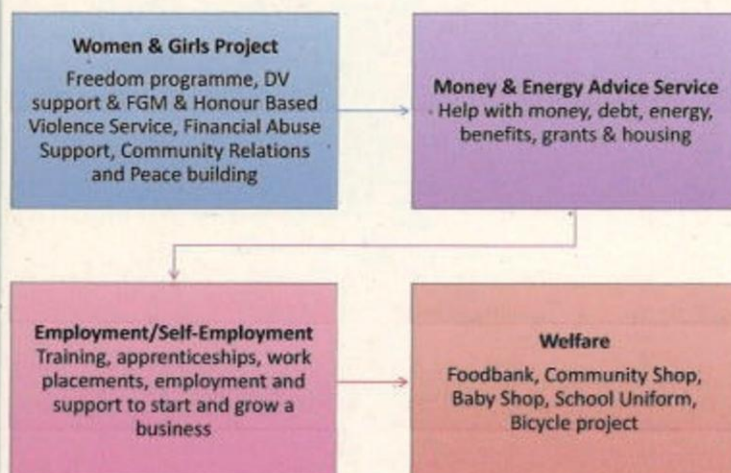
To support people to live without the fear of violence and abuse

To provide practical support to reduce poverty & isolation among vulnerable people

To help people transform their lives through education, skills development and employment

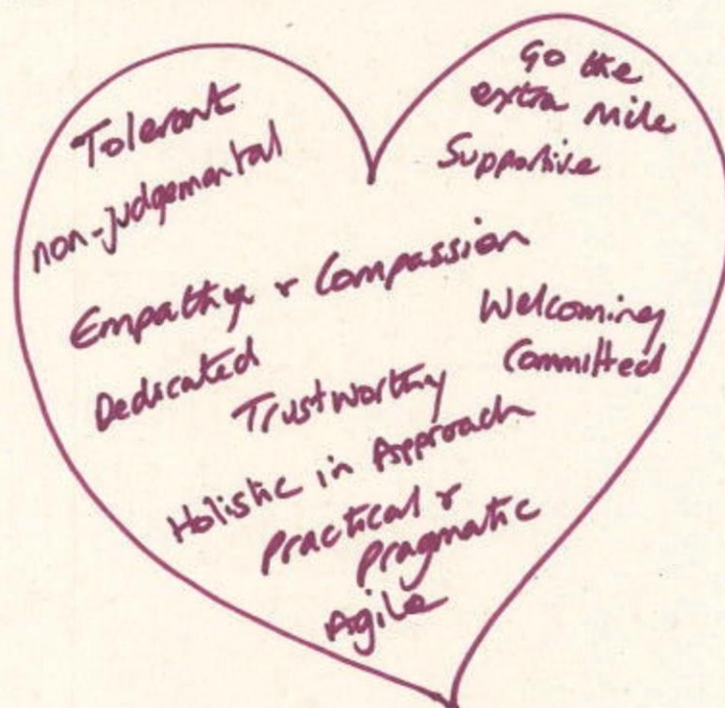
To support people to achieve their aspirations and lead fulfilling lives

Key Activities



Our values

THE HEART OF THE ZINTHIYA TRUST



Our Impact

Over the year we supported 2,078 Unique beneficiaries out of which 78% were female, 21% Male, and 1% self-identifying as non-binary.

51% of the Total beneficiaries self-identified as being White British and 49% from ethnic minority communities.

Women and Girls Project

During the year we provided a person-centered support service to women and girls who have been fleeing abuse or who were at risk of abuse including financial abuse. In addition, to the one-to-one support, we also provided emergency accommodation to women with no recourse to public funding and facing destitution as a result of fleeing abuse. The team also heavily invested in building awareness in our community through a range of activities including running a weekly women's group.

Money, Debt & Energy Project

The outputs required from this project's funder The British Gas Energy Trust changed during the year and there was a need to slightly re-balance the support we were offering to meet the new KPIs e.g., a greater focus on formalised energy efficiency advice and less form-filling for disability benefit claims and housing advice. As such we have expanded our energy efficiency advice provision and now undertake home energy efficiency surveys helping households reduce consumption and costs.

BESN champions

We were selected to deliver to be a champion organisation for the Big Energy Saving Network. This is a collaboration of locally delivered advice projects, spanning England and Wales. The project starts each year at the onset of Autumn and runs through the end of March.

The purpose of the network is to deliver training on the topic of energy efficiency to front-line workers and vulnerable residents. This training is short, informal, and delivered face-to-face and its purpose is to empower individuals who might not normally engage with mainstream support services and agencies about energy efficiency, to provide some basic advice, and to know where to go for further advice and support.

Welfare Project

Our welfare projects include emergency food parcels, school uniforms, and a sanitary pack project. Over the year we provided emergency food parcels and starter packs to people facing a crisis, uniforms and school packs to children whose families were unable to afford new school uniforms, and emergency utility top-ups. We have been able to provide these services through the funding we received as well as through the donations (cash and in-kind) that we received from our supporters.

Emma's Story

About Emma

- 27 years old
- Suffers from anxiety and depression
- Young daughter
- DV Survivor

Emma had been a victim of economic abuse, coercive control and physical abuse from her ex-partner over several years which culminated in a nasty physical assault. She had lost all confidence in herself and had developed mental health issues of anxiety and depression as she couldn't see a way out.

Ultimately it was concern for her young daughter who witnessed the physical assault on her mother that gave Emma the strength to finally flee the abuse. She didn't want her daughter being placed at risk or have any potential of losing her through involvement of social services.

Emma's journey to hope

The Zinithya Trust supported her to flee the violence and to report the abuse to the police. Her ex-partner was charged with assault, and we continued to support her to obtain a restraining order and supported her emotionally throughout the legal proceedings and subsequent conviction and imprisonment. In the immediate aftermath of the assault, she returned to stay with her parents, but this was unsustainable in the medium to long term. Her ex-partner had been economically abusing her to fund a gambling addiction. She was left with priority debts for gas, electric and council tax that she had given him the money to pay, and he had not made any payments. He had forced her to take out loans and credit cards, solely in her name which he used. However, through our investigation into her finances it came to light that not only was he physically extorting money from Emma, but he was also taking out loans in her name without her knowledge and spending the money to fund his gambling addiction. The stress of her financial worries made her mental health worsen as although she was free from the physical abuse, she still felt trapped by him because of the unaffordable debt that he had left her in. We worked hard to identify all creditors, over 20 of them and contacted them to explain the situation and request for the debt to be written off. This was time consuming as they almost all wanted additional information before agreeing to the write-off. Eventually we managed to clear all the debts which meant a write off of over £22,000 with no adverse effect on her credit file. Once her financial issues were resolved we supported Emma to identify suitable rented accommodation and move in. We then helped her equip her new house to make it a home so that she and her daughter had the best of starts to re-build their lives.

Project Outcomes

- Debt of £22,563 written off with no last effect on her credit file.
- Housing secured & equipped through applying for grants.
- Discount scheme for water was successfully applied for, saving £327 a year.
- Emma moved into part-time employment.

- Reduction in stress and anxiety reported.
- Confident for the future.

Testimony from Emma

"I could not have achieved what I have done without the intensive and knowledgeable support provided by the Trust. I am now working, making friends which I never had before, and I am looking forward to my future. It was important to me that I shouldn't have to be responsible for debt that resulted from the abuse I had suffered, my Adviser at the Trust fully understood this and fought to make sure that my financial future would not be adversely affected".

Rupa's Story

About Rupa

- 33
- No health issues & no dependants
- Born in India
- Visa status on arrival to UK: Family Reunion

Background

Rupa came to England in 2018 after marrying her husband. It was an arranged marriage and she was looking forward to starting a new life in the UK. However, after a few months of her arriving, her husband started to abuse her mentally, physically, sexually and financially. She managed to flee after police were called by her husband, who was imply she was the abuser. She was sofa surfing for many months until the police sign posted her to Zinhiya Trust

What prompted Rupa to seek help?

Rupa grew tired of the abuse but didn't know where to turn. It was the police who made her aware of Zinhiya Trust and informed her that they could help with accommodation and her immigration issues. Once approaching the trust, an application for DDVC was done and paperwork was submitted to improve her immigration status as her visa was due to expire. The trust also provided Rupa with accommodation, food, and toiletries, until her benefits were in place. The trust continues to emotionally support Rupa on her journey.

Rupa's journey to hope

After coming to Zinhiya Trust in December 2020, Rupa was provided with accommodation, food, and toiletries. Rupa was assisted by ZT in making an application for DDVC and her Indefinite leave to remain, which was granted in May 2021.

With the safety and support of Zinhiya Trust, Rupa has managed to secure part-time employment and has gained financial independence. She is also now entitled to welfare benefits and is getting Universal Credit She is also now in a secured tenancy so feels a lot more stable & secure

Hopes for the future

Rupa had many aspirations when she came to the UK, one of which was improving

her English and eventually learning how to drive so she could be more independent. Back in her hometown women aren't encouraged to be independent, so now she has the opportunity and support of the Trust she feels like she can achieve her goals.

Project Outcomes

- Hard outcome – DDV concession obtained
- Hard outcome – Accommodation secured
- Hard outcome – Immigration status improved (ILR granted)
- Hard outcome – Benefits in place
- Soft outcome – Started a new life free from abuse
- Soft outcome – feeling more empowered and greater self-worth
- Soft outcome – Has made friends and have built my own support network
- Soft outcome – has a more positive outlook on her future as she now knows her rights and where to access support

Investment policy and performance

The charity's policy is to only hold cash on deposit with major clearing banks.

Financial review and reserves policy

Income for the 12 months to 31 March 2022 was £815,682 an 13.05% increase over the previous year, (2021: £721,498). The majority of which was grant income of £774,828 (2021: £687,364) funding specific activities, with the bulk of the remaining income being from the operation of the Chapel Café, other trading activities, and public donations.

The charity managed to register a surplus of £61,936 to 31 March 2022 (2021: £176,278). The total level of activity of the charity increased significantly, especially for the emergency food provision, school uniforms project, sanitary pad project, and provision of emergency accommodation for women whose lives were at risk due to facing violence but with no recourse to public funding. Closing reserves as at 31 March 2022 were in surplus by £330,084 (2021: £268,148)

Charity reserves policy

The charity trustees have set their reserve policy for six months. Trustees feel they need to set this reserves target, representing the funds that should be set to one side in case of unforeseen costs or interruptions to funding. This would improve financial resilience to provide greater security for beneficiaries, with this in mind the charity is actively seeking to source unrestricted funding and have invested their time and money to build a strong relationship with the local business community as well as become a preferred supplier to the City Council Housing.

Going Concern

The trustees have made an assessment of charity's ability to continue as a going concern to assure themselves of the validity of this assumption when preparing the accounts. In making this assessment, the trustees have taken into account all available information about the future for at least, but not limited to, 12 months from the date the accounts are approved. At the time of approval of these accounts the financial state of the charity was deemed a going concern due the multi-year funding secured since the balance sheet date as well as the strategy in place to attract unrestricted funding by working with individuals and businesses.

Board of Trustees

The trust is governed by a Board of Trustees who formally meet quarterly. The trustees during the year were as follows:

Mr Chris Beasley Reynolds
Ms Lorraine Mirham
Mr Phill Nassau
Ms Sally Smith
Mr Declan Kiely
Ms Hemisha Tanna

Structure, governance, management and recruitment to the board of trustees

The charity is an unincorporated charity registered under a declaration of trust dated 8th September 2009. The trust is registered with the Charity Commission under the charity number 1137350.

The Board of Trustees are responsible for the governance of the trust and for ensuring the charity pursues the objects for which it was founded. Trustees are appointed under the terms of the charity's Declaration of trust. At present there are no specific policies regarding minimum or maximum length of tenure for Trustees. However, this is currently being reviewed.

The Trustees delegate day to day management of activities, staff and volunteers to the Chief Executive, Zinithya Ganeshpanchan. Ms Ganeshpanchan reports to the trustee board quarterly via attendance at board meetings and regular e-mails.

Volunteers

Over 35 volunteers supporting our work in the year in the food project, Chapel Café and office. The volunteers ranged from 16 years to 60 years and came from all walks of life. We train, support and celebrate the amazing work our volunteers do, knowing that their contribution is essential to fulfilling our mission. Their willingness to devote their time and expertise for free is incredible; we could have not achieved what we have done over the year without our volunteers.

Public Benefit

The Trustees are aware of the Charity Commission's general guidance on public benefit and have considered it when reviewing their aims and objectives and planning future activities. In line with the charity accounts disclosure requirements the trustees confirm that they have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Risk Management

The Trustees are responsible for the management of the risks faced by the trust, as they provide controls that provide reasonable although not absolute assurance against material misstatement, loss or exposure to risk. Risk reviews are undertaken regularly to ensure internal risks are minimised through the implementation of policy and procedure and external risks are accounted for in the setting of strategy.

Funds held as custodian

No such funds are held

Trustees' responsibility statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Standards (United Kingdom Generally Accepted Accounting Practice).

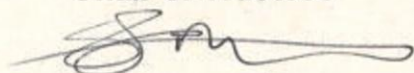
The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP;
- Make adjustments and accounting estimates that are reasonable and prudent
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

The report was approved by the trustees on and signed on their behalf by:

Sally Smith
Chair of Trustees



18/01/22

ZINTHIYA GANESHPANCHAN TRUST

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31st MARCH 2022**

Independent examiner's report to the trustees of Zinthiya Ganeshpanchan Trust

I report to the trustees on my examination of the financial statements of the Zinthiya Ganeshpanchan Trust for the year ended 31 March 2022, which are set out on pages 16 to 26.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiners report

My examination was carried out in accordance with 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.

Independent examiners qualified statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records or:
- the financial statements do not comply with the applicable requirements concerning the form and context of accounts set out in the Charities (Accounts and reports) Regulation 2008 other than any requirement that the accounts give a "true and fair view which is not a matter considered as a part of an independent examination.

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

Signed



Date: 18th January 2023

Bhavesh Shah FCCA
BGS Accounting Ltd
75 Exploration Drive
Leicester
LE4 5NU

Zinthiya Ganeshpanchan Trust
Statement of financial activities
For the year ended 31 March 2022

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
INCOME					
Donations and grants	1	36,909	737,919	774,828	687,364
Charitable activities	2	40,804	50	40,854	34,134
		<u>77,713</u>	<u>737,969</u>	<u>815,682</u>	<u>721,498</u>
EXPENDITURE					
Charitable activities	3	48,382	705,364	753,746	545,220
TOTAL EXPENDITURE		<u>48,382</u>	<u>705,364</u>	<u>753,746</u>	<u>545,220</u>
NET INCOME/(EXPENDITURE)		29,331	32,605	61,936	176,278
Transfer between funds		-	-	-	-
NET MOVEMENT IN FUNDS		<u>29,331</u>	<u>32,605</u>	<u>61,936</u>	<u>176,278</u>
RECONCILIATION OF FUNDS		<u>55,641</u>	<u>212,507</u>	<u>268,148</u>	<u>91,870</u>
TOTAL FUNDS CARRIED FORWARD		<u>84,972</u>	<u>245,112</u>	<u>330,084</u>	<u>268,148</u>

The notes on pages 18 to 24 form part of these financial statements.

Zinthiya Ganeshpanchan Trust
Balance Sheet
As at 31 March 2022

	Note	Total 2022 £	Total 2021 £
FIXED ASSETS			
Tangible assets	4	31,953	35,899
CURRENT ASSETS			
Stocks	5	2,500	1,000
Debtors	6	142,533	7,689
Cash at bank and in hand		171,232	283,900
		<u>316,265</u>	<u>292,589</u>
Creditors: amounts falling due within one year	7	<u>18,133</u>	<u>60,340</u>
NET CURRENT ASSETS/(LIABILITIES)		<u>298,132</u>	<u>232,249</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		330,084	268,148
Creditors: amounts falling due after more than one year		<u>-</u>	<u>-</u>
TOTAL NET ASSETS/(LIABILITIES)		<u>330,084</u>	<u>268,148</u>
CHARITY FUNDS	8		
Restricted funds		245,112	212,507
Unrestricted funds		<u>84,972</u>	<u>55,641</u>
TOTAL CHARITY FUNDS		<u>330,084</u>	<u>268,148</u>

The financial statements were approved by the Trustees on 18th of January 23 and signed on their behalf, by: Sally Smith

The notes on pages 18 to 24 form part of these financial statements.

Zinthiya Ganeshpanchan Trust
Notes to the statement of financial activities
For the year ended 31 March 2022

1 Income from donations and grants	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Donations	15,525	321	15,846	14,594
Grants	21,384	737,598	758,982	672,770
	<u>36,909</u>	<u>737,919</u>	<u>774,828</u>	<u>687,364</u>
2 Income from charitable activities	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Café income	14,529	-	14,529	2,414
Other income	26,275	50	26,325	31,720
	<u>40,804</u>	<u>50</u>	<u>40,854</u>	<u>34,134</u>
3 Expenditure	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Direct delivery cost (CRF)	-	127,845	127,845	-
Chapel Café direct expenses	15,645	-	15,645	3,042
Wages, salaries and social security costs	14,275	330,559	344,834	279,291
Pension contribution	1,123	4,223	5,346	3,143
Staff training and welfare	719	9,017	9,736	12,487
Travel and subsistence	281	5,307	5,588	4,744
Premises costs/Emergency accommodation	1,280	125,108	126,388	110,181
Printing, postage, stationery and telephone	877	13,927	14,803	22,801
Bank charges	110	-	110	115
Insurance	524	1,750	2,274	3,381
Repairs and maintenance	576	5,227	5,803	13,821
Advertising and PR	205	14,028	14,233	9,095
Sundry expenses	122	1,700	1,822	1,826
Legal & professional fees	954	8,398	9,352	5,786
Depreciation	10,146	-	10,146	3915
Accountancy fees	900	-	900	1,800
IT costs	644	2,876	3,521	2,733
Project monitoring and evaluation	-	1,625	1,625	-
Food bank cost	-	17,164	17,164	18,729
Hardship fund	-	36,609	36,609	48,329
	<u>48,382</u>	<u>705,364</u>	<u>753,746</u>	<u>545,220</u>

Zinthiya Ganeshpanchan Trust
Notes to the Balance Sheet
For the year ended 31 March 2022

4 Tangible fixed assets

	<u>P&M</u>	<u>Office EQP</u>	<u>Total</u>
Cost			
At 1 April 21		48,063	48,063
Additions	3,184	3,015	6,199
	<u>3,184</u>	<u>51,078</u>	<u>54,262</u>
Depreciation			
At 1 April 21		12,164	12,164
Charge for the year (25% RBM)	700	9,446	10,146
	<u>700</u>	<u>21,610</u>	<u>22,310</u>
Net Book Value			
At 31 Mar 22	<u>2,485</u>	<u>29,468</u>	<u>31,953</u>
At 31 Mar 21	<u>-</u>	<u>35,899</u>	<u>35,899</u>

5 Stocks

	2022	2021
	£	£
Café stock	<u>2,500</u>	<u>1,000</u>

6 Debtors

	2022	2021
	£	£
Trade debtors	1,518	4,179
Other debtors	1,092	1,165
Prepayments & Accrued income	139,923	2,346
	<u>142,533</u>	<u>7,689</u>

7 Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	236	2,483
Other creditors	-	2,627
Other taxation and social security	6,404	5,417
Accruals and deferred income	11,493	49,813
	<u>18,133</u>	<u>60,340</u>

8 Statement of funds	Balance at 1 April 2021	Income	Expenditure	Balance at 31 Mar 2022
	£	£	£	£
General fund	53,249	63,185	(32,737)	83,696
Chapel Café	2,392	14,529	(15,645)	1,276
Community Renewal Fund (CRF)	-	266,374	(193,841)	72,533
Big Energy Saving Network	77	-	(77)	-
National Lottery	148,251	72,310	(122,952)	97,609
Women's Hub	15,444	3,390	(6,001)	12,833
British Gas Energy Trust	16,097	210,630	(215,637)	11,089
Barrow Cadbury Trust	3,971	-	(3,971)	-
Cadent Foundation	53	19,060	(19,113)	-
Henry Smith	-	68,500	(45,500)	23,000
The Clothworkers Foundation	3,000	-	(3,000)	-
Community Foundation	8,139	-	(8,139)	-
DCLG	32	-	(32)	-
FEES 12	(1,333)	-	1,333	-
Smallwood Trust	582	90,030	(70,320)	20,292
Matthew Ellis	475	1,500	(1,975)	-
Police & Crime Commissioner	17,756	9,194	(19,194)	7,756
Lloyds	(44)	-	44	-
Plan	(484)	-	484	-
PTC	(128)	-	128	-
SL Project	765	50	(815)	-
WRAP	(75)	-	75	-
MSE	(70)	-	70	-
	268,148	818,751	(756,815)	330,084

9. Related party relationships and transactions

Included within other creditors is £ Nil (2021: £2,627) owed to Zinthyia Ganeshpanchan.

During the year, the Charity purchased specialist emergency refuge management services to house women and girls fleeing abuse amounting to £138,820 from Pink Pebbles Homes Ltd. Pink Pebbles was contracted during the Covid-19 pandemic to provide an all-inclusive Multiple Occupancy Housing service at short notice for a competitive price without the burden an initial financial investment on the part of the Trust as well as to reduce the risk of loss of income on the Trust due to empty rooms. Over the year they provided 6,120 nights of accommodation housing over 45 women and children. This has enabled the Trust to become a supplier to the Leicester City Council for housing provisions for which the Trust recovered £ 34,985.45 in the year.

In the year under review, the Charity also partnered with Bear Earth CIC and She Inspires Global Ltd to facilitate the delivery of the "She Inspires Play box" Community Renewal

Project which was a six-month project which has come to an end at the end of September 22. The Trust paid Bear Earth CIC £6,650 and She Inspires £17,932 for the services they provided.

Additionally, the Trust continued to trade with Tomorrowwtogether Ltd the social enterprise, which is set up to support people in long-term unemployment. During the year, a sum of £2,620 was paid to Tomorrowwtogether Ltd.

1. Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The 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) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Zinthiya Ganeshpanchan Trust constitutes a public benefit entity as defined by FRS 102.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

1.3 Income

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.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the friends of the trust is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party. It is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attribute to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributed to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent and depreciation charges allocated on the portion of the asset's used.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at headquarters.

Charitable activities and Governance costs are costs incurred on the Charities educational operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

1.5 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the statement of financial activities.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Plant and machinery	-	25% on cost
Office equipment	-	25% on cost

1.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliable by the charity: this is normally upon notification of the interest paid or payable by the Bank.

2 Stocks

Stocks are valued at the lower cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.1 Debtors

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

2.2 Cash at bank and in hand

Cash at bank and in hand included cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.3 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risk specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

3 Financial instruments

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

ZINTHIYA GANESHPANCHAN TRUST

England & Wales - Charity number 1137350

Accounts

ZINTHIYA GANESHPANCHAN TRUST



TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

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Detailed income and expenditure account	Pg 22

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS
TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2021**

Trustees

Mr Christopher B Reynolds
Ms Lorraine Mirham
Mr Phill Nassau
Ms Sally Smith
Mr Declan Kiely
Ms Hemisha Tanna

Charity registered Number 1137350

Principle office 12 Bishop Street, Leicester
LE1 6AF

Chief Executive Zinthiya Ganeshpanchan

Independent examiner Bhavesh Shah FCCA: BGS Accounting Ltd
75 Exploration Drive
Leicester
LE4 5NU

ZINTHIYA GANESHPANCHAN TRUST
TRUSTEES' REPORT
FOR THE YEAR ENDED 31st MARCH 2021

Reflection from the Chair of the Board of Trustees

It is with great humility that I report on the most challenging year that our trust, like many other charities had to operate in.

During the year faced with the Covid-19 pandemic, our primary aim has been to support our beneficiaries, sustain the services and keep our charity physically open for those who needed face to face support.

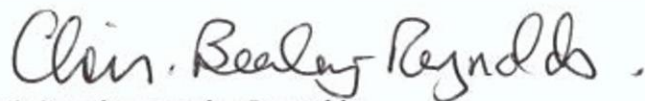
We also had to focus on strengthening our charity to face the post pandemic challenges. Our experience of working with people with multiple and complex needs made us realise that the recovery would be challenging, especially since Leicester had also encountered a prolonged lockdown, that had devastating impact on the communities we support. This entailed building our internal capacity by recruiting and training additional staff to respond to the challenges in the sector, as well as investing in the development of new income streams and investing in building on our profile to attract future supporters. These initiatives have been key to our ability to continue with our work and achieve our charitable objectives.

The challenges we faced during the year also meant that we have had to create new partnerships such as working with a range of local grassroots organisations and finding new ways of working to support our beneficiaries. This has resulted in us having to invest in improving our IT infrastructure and adapting our workplace to become a covid safe environment to safeguard our staff, volunteers and beneficiaries. In addition, we invested in a range of outdoor multi-lingual media campaigns to reach out to those where English was not their first language and had limited access to support services due to many agencies either reducing or closing down their services.

Since the first lockdown we witnessed increased demands across all our services which sustained in subsequent lockdowns and restrictions. However, the increased demand for services from women fleeing abuse was most significant. The majority of those presenting or referred for help were also immigrant women and girls, facing destitution due to not having access to public funding. This meant we have had to invest in increasing our emergency accommodation provision to be able to safely house these women and prevent their further exploitation.

Despite these challenges we were able to operate a face to face and telephone support service, keeping our charity open throughout the lockdowns in a safe manner. As a result, we were able to support over 3,078 beneficiaries the highest number ever in our twelve years of operation which has been remarkable.

I would take this opportunity to thank everyone who has worked with us in the past year, those who have funded our projects, made individual donations, volunteered their time and supported us in many other ways. I also want to take a moment to thank all our staff who have despite various restrictions who have been committed to support our beneficiaries. The success of our charity in 20/21 have been due to their dedication and commitment.

A handwritten signature in black ink, reading "Chris Beesley Reynolds". The signature is written in a cursive, flowing style with a small flourish at the end.

Christopher Beesley Reynolds
Chair of Trustees

ZINTHIYA GANESHPANCHAN TRUST

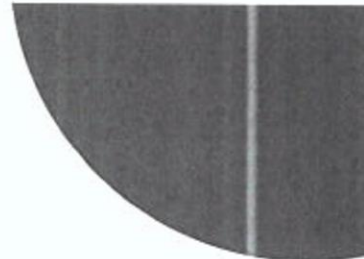
TRUSTEES' REPORT
FOR THE YEAR ENDED 31st MARCH 2021

The trustees present their annual report together with the financial statements of Zinthiya Ganeshpanchan Trust (the charity) for the year ended 31st March 2021. The Trustees confirm that the annual report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provision of the Statements of Recommended Practice (SORP), applicable in the UK and Republic of Ireland) FRS102) (effective 1st January 2015)

Our Vision and Mission

To create a society where
people can be free from
abuse and poverty

Vision



Mission

To support people to live without the
fear of violence and abuse

To provide practical support to reduce
poverty & isolation among vulnerable
people

To help people transform their lives
through education, skills development
and employment

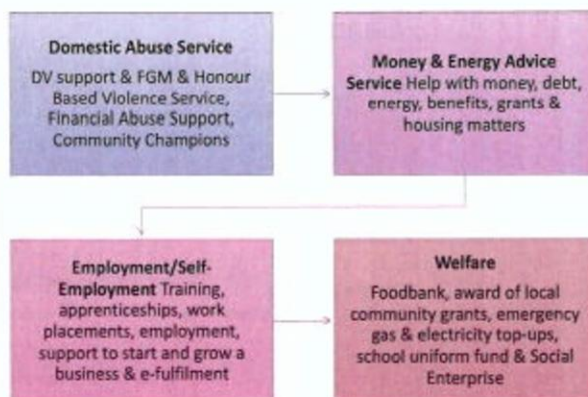
To support people to achieve their
aspirations and lead fulfilling lives

Our Values

The Heart of the Zinthiya Trust



Key Activities



Our beneficiaries/their characteristics

Young people living in poverty including care leavers

Women and girls at risk of violence

Women and girls who have suffered historic abuse

People involved in the criminal justice system

Long term unemployed

New parents & families

Those experiencing physical & mental ill-health

People suffering with a disability

Homeless/vulnerably housed people

People experiencing a transition in their life

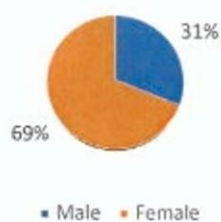
Refugees and asylum seekers

People with chaotic lifestyles

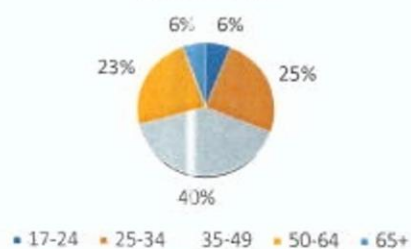
People experiencing fuel and food poverty

People in Crisis

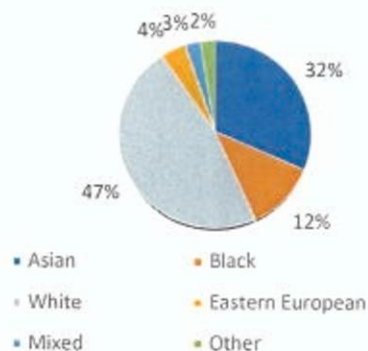
Gender



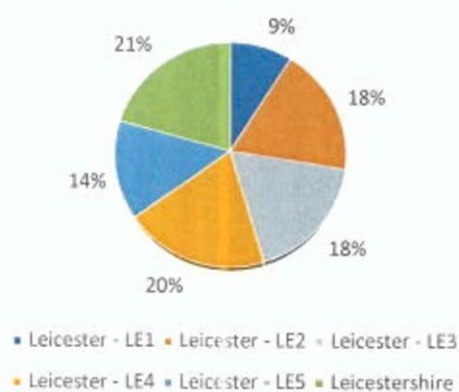
Age Range



Ethnicity



Beneficiary location



Key outputs

Number of unique beneficiaries	3,078
Number of beneficiaries helped with all forms of abuse including economic abuse	1,845
Number of beneficiaries supported with money, debt and energy	1,242
Number of emergency accommodation nights for women fleeing abuse and no recourse to public benefit	5,400
Number of beneficiaries helped with budgeting	1,218
Number of beneficiaries helped with benefit checks	1,080
Number of beneficiaries provided with energy efficiency advice	1,098
Amount of debt managed	£2,161,325
Amount of debt written off	£1,392,619
Gains in beneficiary income	£1,468,888
Number of grant applications awarded	2,154
Value of all awards secured	£443,775
Money saved through energy tariff switching and challenging incorrect bills	£72,737

Our impact

Economic Abuse: Emma's Story

About Emma

- 27 years old
- Suffers from anxiety and depression
- Young daughter
- DV Survivor

Emma had been a survivor of economic abuse, coercive control and physical abuse from her ex-partner over several years and had lost all confidence in herself and developed anxiety and depression as she couldn't see a way out. Ultimately it was concern for her young daughter who witnessed the physical assault on her mother that gave Emma the strength to finally flee the abuse. She didn't want her daughter being placed at risk or face the potential of losing her through involvement of social services.

Emma's journey to hope

The Zinithya Trust supported her to flee the violence and to report the abuse to the police. Her ex-partner was charged with assault, and we continued to support her to obtain a restraining order and supported her emotionally throughout the legal proceedings and

subsequent conviction and imprisonment. In the immediate aftermath of the assault, she returned to stay with her parents, but this was unsustainable in the medium to long term. Her ex-partner had been economically abusing her to fund a gambling addiction. She was left with priority debts for gas, electric and council tax that she had given him the money to pay, and he had not made any payments. He had forced her to take out loans and credit cards, solely in her name which he used. However, through our investigation into her finances it came to light that not only was he physically extorting money from Emma, but he was also taking out loans in her name without her knowledge and spending the money to fund his addiction. The stress of her financial worries made her mental health worsen as although she was free from the physical abuse she still felt trapped by him because of the unaffordable debt that he had left her in. We worked hard to identify all creditors, over 20 of them and contacted them to explain the situation and request for the debt to be written off. This was time consuming as they almost all wanted additional information before agreeing to the write-off. Eventually we managed to clear all the debts which meant a write off of over £22,000 with no adverse effect on her credit file. Once her financial issues were resolved we supported Emma to identify suitable rented accommodation and move in. We then helped her equip her new house to make it a home so that she and her daughter had the best of starts to re-build their lives.

Project Outcomes

- Debt of £22,563 written off with no last effect on her credit file;
- Housing secured & equipped through applying for grants;
- Discount scheme for water was successfully applied for, saving £327 a year;
- Emma moved into part-time employment;
- Reduction in stress and anxiety reported;
- Confidence for the future.

Testimony from Emma

"I could not have achieved what I have done without the intensive and knowledgeable support provided by the Trust. I am now working, making friends which I never had before, and I am looking forward to my future. It was important to me that I shouldn't have to be responsible for debt that resulted from the abuse I had suffered, my Adviser at the Trust fully understood this and fought to make sure that my financial future would not be adversely affected."

Domestic Abuse and no recourse to public funding: Rupa's Story

About Rupa

- 33
- No health issues & no dependants
- Born in India
- Visa status on arrival to UK: Family Reunion

Background

Rupa came to England in 2018 after marrying her husband. It was an arranged marriage, and

she was looking forward to starting a new life in the UK. However, after a few months of her arriving, her husband started to abuse her mentally, physically, sexually and financially. She managed to flee after police were called by her husband, who was implying she was the abuser. It was the police who made her aware of Zinithiya Trust and informed her that they could help with accommodation and her immigration issues.

Rupa's journey to hope

Once approaching the trust, an application for DDVC was made and paperwork was submitted to sort her immigration status as her visa was due to expire. The trust also provided Rupa with emergency accommodation, food and toiletries, until her benefits were in place. The trust continues to emotionally support Rupa on her journey.

Rupa's journey to hope

With the support of the Trust Rupa gained Indefinite leave to remain, which was granted March 2021. As a result, Rupa has managed to secure part time employment and has gained financial independence. She is also now entitled to welfare benefits and is getting Universal Credit. She is also now in a secured tenancy so feels a lot more stable and secure.

Hopes for the future

Rupa had many aspirations when she came to UK, one of which was improving her English and to eventually learn how to drive so she could be more independent. Back in her hometown, women aren't encouraged to be independent, so now she has the opportunity and support of the Zinithiya Trust she feels like she can achieve her goals.

Outcomes

- DDV concession obtained
- Safe accommodation secured
- Immigration status improved (ILR granted)
- Benefits in place
- Started a new life free from abuse
- Feeling more empowered and greater self-worth
- Has made friends and has built her own support network
- Has a more positive outlook of her future as she now knows her rights and where to access support

Our Achievements

During the year our work was recognised through the Bizx- Best Community Impact award which was a national award.

Charity Number: 1137350

Investment policy and performance

The charity's policy is to only hold cash on deposit with major clearing banks.

Financial review and reserves policy

Income for the 12 months to 31 March 2021 was £721,498 a 77.89% increase over previous year, (2020: £405,581). The majority of which was grant income of £672,770 (2020: £357,253) funding various specific activities, with the remaining income being from trading activities and public donations. Donations were £14,594 (2020: £5,445).

The charity managed to register a surplus of £176,278 to 31st March 2021 (2020: £79,162). The total level of activity of the charity increased significantly especially for the emergency food provision and provision of emergency accommodation for women whose lives were at risk due to facing violence but with no recourse to public funding. Closing reserves as of 31 March 2021 were in surplus by £268,148 (31 March 2020: £91,870).

Charity reserves policy

The charity trustees currently have their reserves set at 3 months of operating costs. Trustees feel they need to set this target, representing the funds that should be set to one side in case of unforeseen costs or interruptions to funding. This would improve financial resilience to provide greater security for beneficiaries, with this in mind the charity is actively seeking to source unrestricted funding and have invested in fundraising and relationship building activities.

Going Concern

The Trustees, taking into account the current unrestricted reserves and have made an assessment of charity's ability to continue as a going concern. In making this assessment, the trustees have carefully considered all available information about the future for at least, but not limited to, 12 months from the date the accounts are approved. At the time of approval of these accounts the financial state of the charity was deemed a going concern due the multi-year funding secured since the balance sheet date as well as the strategy in place to attract unrestricted funding by working with individuals and businesses.

Board of Trustees

The trust is governed by a Board of Trustees who formally meet quarterly. The trustees during the year 20/21 were as follows:

Mr Christopher B Reynolds

Ms Lorraine Mirham

Mr Phill Nassau

Ms Sally Smith

Mr Declan Kiely

Ms Hemisha Tanna

Structure, governance, management and recruitment to the board of trustees

The charity is an unincorporated charity registered under a declaration of trust dated 8th September 2009. The trust is registered with the Charity Commission under the charity number 1137350.

The Board of Trustees are responsible for the governance of the trust and for ensuring the charity pursues the objects for which it was founded. Trustees are appointed under the terms of the charity's Declaration of trust. At present there are no specific policies regarding minimum or maximum length of tenure for Trustees.

The Trustees delegate day to day management of activities, staff and volunteers to the Chief Executive, Zinthy Ganeshpanchan. Mrs. Ganeshpanchan reports to the trustee board quarterly via attendance at board meetings and regular e-mails that are recorded.

Volunteers

Over 25 volunteers supported our work in the year in the food projects, emergency relief work and office. The volunteers ranged from 16 years to 65 years and came from all walks of life. We train, develop, support and celebrate the amazing work of our volunteers, acknowledging that their contribution is essential to fulfilling our mission. Their willingness to devote their time and expertise for free is incredible; we could have not achieved what we have done over the year without our volunteers.

Public Benefit

The Trustees are aware of the Charity Commission's general guidance on public benefit and have considered it when reviewing their aims and objectives and planning future activities. In line with the charity accounts disclosure requirements the trustees confirm that they have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Risk Management

The Trustees are responsible for the management of the risks faced by the trust, as they provide controls that provide reasonable although not absolute assurance against material misstatement, loss or exposure to risk. Risk reviews are undertaken regularly to ensure internal risks are minimised through the implementation of policy and procedure and external risks are accounted for in the setting of strategy.

Funds held as custodian

No such funds are held

Trustees' responsibility statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP;
- Make adjustments and accounting estimates that are reasonable and prudent
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

The report was approved by the trustees on 04/01/2022 and signed on their behalf by:


Christopher Beesley-Reynolds
Chair of Trustees

**ZINTHIYA GANESHPANCHAN TRUST: INDEPENDENT EXAMINER'S REPORT FOR THE YEAR
ENDING 31 MARCH 2021**

Independent examiner's report to the trustees of Zinthiya Ganeshpanchan Trust

I report to the trustees on my examination of the financial statements of the Zinthiya Ganeshpanchan Trust for the year ended 31 March 2021, which are set out on pages 16 to 22.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiners report

My examination was carried out in accordance with 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.

Independent examiners qualified statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect

- accounting records were not kept in respect of the charity as required by section 130 of the Act: or
- the financial statements do not accord with those records or:
- the financial statements do not comply with the applicable requirements concerning the form and context of accounts set out in the Charities (Accounts and reports) Regulation 2008 other than any requirement that the accounts give a "true and fair view which is not a matter considered as a part of an independent examination.

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

Signed



Date: 04/01/2022

Bhavesh Shah FCCA
BGS Accounting Ltd
75 Exploration Drive
Leicester
LE4 5NU

Zinithiya Ganeshpanchan Trust
Statement of financial activities
For the year ended 31 March 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
INCOME					
Donations and grants	1	29,429	657,935	687,364	362,698
Charitable activities	2	33,934	200	34,134	42,883
		<u>63,363</u>	<u>658,135</u>	<u>721,498</u>	<u>405,581</u>
EXPENDITURE					
Charitable activities	3	17,977	527,243	545,220	326,419
TOTAL EXPENDITURE		<u>17,977</u>	<u>527,243</u>	<u>545,220</u>	<u>326,419</u>
NET INCOME/(EXPENDITURE)		45,386	130,892	176,278	79,162
Transfer between funds		-	-	-	-
NET MOVEMENT IN FUNDS		<u>45,386</u>	<u>130,892</u>	<u>176,278</u>	<u>79,162</u>
RECONCILIATION OF FUNDS		<u>10,255</u>	<u>81,615</u>	<u>91,870</u>	<u>12,708</u>
TOTAL FUNDS CARRIED FORWARD		<u>55,641</u>	<u>212,507</u>	<u>268,148</u>	<u>91,870</u>

The notes on pages 17 to 22 form part of these financial statements.

Zinithiya Ganeshpanchan Trust
Balance Sheet
As at 31 March 2021

	Note	Total 2021 £	Total 2020 £
FIXED ASSETS			
Tangible assets	4	35,899	6,037
CURRENT ASSETS			
Stocks	5	1,000	1,000
Debtors	6	7,689	92,606
Cash at bank and in hand		283,900	13,740
		<u>292,589</u>	<u>107,346</u>
Creditors: amounts falling due within one year	7	<u>60,340</u>	<u>21,513</u>
NET CURRENT ASSETS/(LIABILITIES)		<u>232,249</u>	<u>85,833</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		268,148	91,870
Creditors: amounts falling due after more than one year		<u>-</u>	<u>-</u>
TOTAL NET ASSETS/(LIABILITIES)		<u><u>268,148</u></u>	<u><u>91,870</u></u>
CHARITY FUNDS	8		
Restricted funds		212,507	81,615
Unrestricted funds		<u>55,641</u>	<u>10,255</u>
TOTAL CHARITY FUNDS		<u><u>268,148</u></u>	<u><u>91,870</u></u>

The financial statements were approved by the Trustees on 5th of December 21 and signed on their behalf, by: Chris B Reynolds

The notes on pages 17 to 22 form part of these financial statements.

1. Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The 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) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Zinthyia Ganeshpanchan Trust constitutes a public benefit entity as defined by FRS 102.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.3 Income

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.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the friends of the trust is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have

been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party. It is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attribute to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributed to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent and depreciation charges allocated on the portion of the asset's used.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at headquarters.

Charitable activities and Governance costs are costs incurred on the Charities educational operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

1.5 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the statement of financial activities.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Plant and machinery	-	25% on cost
Office equipment	-	25% on cost

1.6 Interest receivable

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.

1.7 Stocks

Stocks are valued at the lower cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

1.8 Debtors

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

1.9 Cash at bank and in hand

Cash at bank and in hand included cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risk specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.11 Financial instruments

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

Zinthiva Ganeshpanchan Trust**Notes to the statement of financial activities****For the year ended 31 March 2021**

1 Income from donations and grants	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Donations	12,934	1,660	14,594	5,445
Grants	16,495	656,275	672,770	357,253
	29,429	657,935	687,364	362,698
2 Income from charitable activities	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Café income	2,414	-	2,414	33,079
Other income	31,520	200	31,720	9,804
	33,934	200	34,134	42,883
3 Expenditure	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Chapel Café direct expenses	3,042	-	3,042	12,533
Wages, salaries and social security costs	21,237	258,053	279,291	179,390
Pension contribution	1,510	1,633	3,143	2,227
Staff training and welfare	34	12,454	12,487	7,214
Travel and subsistence	149	4,595	4,744	9,624
Premises costs/Emergency accommodation	2,617	107,564	110,181	36,811
Printing, postage, stationery and telephone	711	22,091	22,801	4,898
Bank charges	115	-	115	1,124
Insurance	1,065	2,316	3,381	1,680
Repairs and maintenance	613	13,208	13,821	876
Advertising and PR	1,494	7,601	9,095	7,535
Sundry expenses	268	1,558	1,826	1,156
Professional fees	3,543	2,243	5,786	6,412
Equipment	-27,561	27,561	-	-
Depreciation	3,915	-	3,915	1,645
Accountancy fees	1,800	-	1,800	2,850
Fees for services	-	-	-	19,673
Fundraising costs	-	-	-	7,590
IT costs	1,759	974	2,733	525
Project monitoring and evaluation	-	-	-	8,308
Food bank cost	1,206	17,524	18,729	3,230
Hardship fund	462	47,868	48,329	11,118
	17,977	527,243	545,220	326,419

Zinthiya Ganeshpanchan Trust
Notes to the Balance Sheet
For the year ended 31 March 2021

4 Tangible fixed assets

	<u>P&M</u>	<u>Office EQP</u>	<u>Total</u>
Cost			
At 1 April 20	7,234	7,053	14,287
Re-classification of assets	-7,234	7,234	-
Additions	-	33,776	33,776
	-	48,063	48,063
Depreciation			
At 1 April 20	4,260	3,989	8,249
Re-classification of assets	-4,260	4,260	-
Charge for the year (25% RBM)		3,915	3,915
	-	12,164	12,164
Net Book Value			
At 31 Mar 21	-	35,899	35,899
At 31 Mar 20	2,974	3,064	6,038

5 Stocks

	2021	2020
	£	£
Café stock	1,000	1,000

6 Debtors

	2021	2020
	£	£
Trade debtors	4,179	12,514
Other debtors	1,165	1,000
Prepayments & Accrued income	2,346	79,092
	7,689	92,606

7 Creditors: amounts falling due within one year	2021	2020
	£	£
Trade creditors	2,483	-
Other creditors	2,627	9,690
Other taxation and social security	5,417	3,102
Accruals and deferred income	49,813	8,721
	<u>60,340</u>	<u>21,513</u>

8 Statement of funds	Balance at 1 April 2020	Income	Expenditure	Balance at 31 Mar 2021
	£	£	£	£
General fund	7,235	60,949	-14,935	53,249
Chapel Café	3,020	2,414	-3,042	2,392
Big Energy Saving Network	77	-	-	77
National Lottery	42,781	216,718	-111,247	148,251
Women's Hub	-	1,010	14,434	15,444
British Gas Energy Trust	15,667	159,731	-159,301	16,097
Barrow Cadbury Trust	-	40,000	-36,029	3,971
Cadent Foundation	-	20,000	-19,947	53
The Clothworkers' Foundation	-	3,060	-60	3,000
Community Foundation	-	17,540	-9,401	8,139
DCLG	-	45,500	-45,468	32
FEES 12	-	-	-1,333	-1,333
Smallwood Trust	634	74,120	-74,173	582
Matthew Ellis	844	-	-368	475
Police & Crime Commissioner	13,990	34,028	-30,262	17,756
Lloyds	3,975	8,385	-12,405	-44
Plan	-	-	-484	-484
PTC	-	29,308	-29,436	-128
SL Project	-	850	-85	765
WRAP	-	7,270	-7,345	-75
MSE	3,648	615	-4,333	-70
	<u>91,870</u>	<u>721,498</u>	<u>-545,220</u>	<u>268,148</u>

10. Related party transactions

During the year, the trust received loans amounting to £Nil. The balance due to Mrs. Zinthy Ganeshpanchan at the year-end was £2,627.

2. Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The 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) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Zinthyia Ganeshpanchan Trust constitutes a public benefit entity as defined by FRS 102.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

1.3 Income

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.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the friends of the trust is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have

been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party. It is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attribute to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributed to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent and depreciation charges allocated on the portion of the asset's used.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at headquarters.

Charitable activities and Governance costs are costs incurred on the Charities educational operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

1.5 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the statement of financial activities.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Plant and machinery	-25% on cost
Office equipment	-25% on cost

1.6 Interest receivable

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.

1.7 Stocks

Stocks are valued at the lower cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

1.8 Debtors

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

1.9 Cash at bank and in hand

Cash at bank and in hand included cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risk specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.11 Financial instruments

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

