

Company registration number: 07282497

Charity registration number: 1144447

IMO Charity

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

KM
Chartered Accountants
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IMO Charity

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IMO Charity

Reference and Administrative Details

Chairman	Dr Q Khan
Chief Executive Officer	M T Sidat MBE
Trustees	N Begum E Ghiwala S Hussain Dr Q Khan A Mccaul J Patel M Wedgeworth
Charity Registration Number	1144447
Company Registration Number	07282497
Registered Office	The charity is incorporated in England and Wales. Unit 11 Business Development Centre Eanam Wharf Blackburn BB1 5BL
Auditor	KM Chartered Accountants 1st Floor, Block C The Wharf Manchester Road Burnley Lancashire BB11 1JG
Bankers	HSBC Blackburn 60 Church Street Blackburn Lancashire BB1 5AS

IMO Charity

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees

A Akhtar (resigned 4 June 2024)
N Begum (appointed 20 July 2025)
E Ghiwala (appointed 20 July 2025)
S Hussain (appointed 30 July 2025)
Dr Q Khan
A Mccaul (appointed 15 July 2024)
J Patel (appointed 20 July 2025)
S V Patel (resigned 1 April 2025)
M Wedgeworth (appointed 5 June 2024)

Chairman

Dr Q Khan

Chief Executive Officer

M T Sidat MBE

About IMO Charity

Our Mission and Impact

IMO Charity stands firmly in the belief that every person, irrespective of their heritage or circumstances, should have the chance to flourish. Throughout this year, we have remained steadfast in our commitment to tackling the multifaceted challenges and systemic barriers that ethnic minority communities encounter across Lancashire, with particular focus on Blackburn with Darwen—an area recognised amongst England's most economically disadvantaged regions.

Our Distinctive Approach

What distinguishes our work is our authentic, grassroots foundation as an organisation entirely led by ethnic minorities. This year has demonstrated the power of our comprehensive support framework, which acknowledges that disadvantage rarely exists in isolation. Our service delivery spans four critical areas: Community Development & Resilience, Criminal Justice, Education & Employability, and Health & Well-Being.

Central to our methodology is the recognition that meaningful change occurs when entire families are supported, not just individuals. Our integrated service model enables us to tackle multiple challenges concurrently, creating robust support networks that extend throughout family units and into the broader community.

IMO Charity

Trustees' Report

Building Trust Through Cultural Understanding

The deep-rooted connections we have cultivated within our communities have proven invaluable in reaching those who traditionally remain disengaged from mainstream services. Our multilingual, culturally-informed approach has enabled us to deliver support within familiar environments—places of worship, community centres, and educational institutions—where people feel safe and understood.

Throughout the year, our person-centred, asset-based methodology has focused on nurturing resilience, developing essential capabilities, and strengthening community bonds. Rather than imposing solutions, we work alongside individuals and families to identify their strengths and build upon them.

Collaborative Impact

Our partnership approach with local organisations and our extensive community networks has allowed us to provide coordinated responses to interconnected challenges including poverty, joblessness, and social exclusion. This year's programmes have encompassed educational pathways, employment support services, mental health and well-being initiatives, and community integration Programmes.

Measuring What Matters

We remain dedicated to evidence-based practice and meaningful impact assessment. Working collaboratively with those we support, we establish transparent objectives, track advancement, and continuously adapt our methods to ensure maximum effectiveness. This rigorous approach to impact evaluation enables us to enhance and expand our reach, supporting increasing numbers of individuals and families who need our services.

Looking Forward

Our vision extends beyond individual support towards fostering a more just and equitable society across Blackburn with Darwen and the wider Lancashire region. Every intervention, every partnership, and every success story contributes to this broader transformation we seek to achieve.

Our Values

Our values guide every aspect of our work, from our daily interactions to our long-term strategic decisions. These values drive us to enhance services, build resilience, develop skills and promote community unity, creating a stronger, more inclusive Lancashire.

Passion for What We Do

At IMO, we approach our work with genuine enthusiasm and dedication. This passion drives us to go above and beyond in our efforts to support and empower individuals from all backgrounds, particularly within ethnic minority communities.

Respect for the People We Serve and Work With

We hold deep respect for every individual we encounter, whether they're beneficiaries, colleagues or partners. This value underpins our culturally sensitive approach, ensuring we honour the dignity and diverse experiences of those we serve.

Accountability

We take responsibility for our actions and outcomes. Through transparent practices and rigorous self-assessment, we ensure that we're delivering the best possible support to our community and making efficient use of our resources.

IMO Charity

Trustees' Report

Team Work

We believe in the power of collaboration. By working together within our organisation and with external partners, we create a strong network of support that can address the complex challenges faced by our community.

Knowledge

We value continuous learning and the application of expertise. By staying informed about our community's needs and best practices in our field, we ensure our services remain effective, relevant and impactful.

Action

We are proactive in our approach to creating change. Rather than simply discussing issues, we take concrete steps to implement solutions and make a tangible difference in people's lives.

Equality & Diversity

We champion inclusivity and equal opportunities for all. Our commitment to equality and diversity is reflected in our multi-lingual services, culturally sensitive approaches and our efforts to reach typically hard-to-engage individuals.

Our Blueprint

Our Aim

We work hand-in-hand with communities in Blackburn with Darwen and Lancashire to enhance their quality of life and build resilience. Our aim is to empower individuals, particularly those from ethnic minority backgrounds, to overcome challenges and thrive in all aspects of their lives.

Strategic Objectives

To achieve our aim, we focus on five key areas:

1. Raising Aspirations and Broadening Horizons

We inspire individuals to dream big and explore new possibilities, encouraging personal growth and ambition within our diverse communities.

2. Improving Community Health and Wellbeing

Our holistic approach addresses both physical and mental health, promoting overall well-being and creating a healthier, happier Lancashire.

3. Enhancing Education and Employability

We provide tailored support to improve educational outcomes and increase employment opportunities, creating a skilled and capable workforce.

4. Developing Skills, Abilities, and Knowledge

Through our various programmes, we equip individuals with essential life skills and knowledge, empowering them to face life's challenges with confidence.

IMO Charity

Trustees' Report

5. Improving Access to Services

We break down barriers and create pathways to vital services, ensuring that support is accessible to all members of our communities, regardless of their background.

Our Approach

Our approach is rooted in understanding and meeting the unique needs of our communities. By offering tailored, accessible services, we bridge gaps and build trust with those who may have previously felt overlooked. This strategy enables us to create meaningful, long-lasting impact across Blackburn with Darwen and Lancashire.

Looking ahead, we remain committed to our core objectives while embracing innovation. We continually adapt our methods to address emerging challenges, always striving to amplify our positive influence. Our vision is of a Lancashire where diversity is celebrated, opportunities are abundant and every resident feels empowered to contribute to the community's prosperity.

Trustees Report

Structure, Governance and Management

The Charity was established in 2006 as a community organisation and registered with the Charity Commission and Companies House on 14th June 2010. Its memorandum and articles were last amended by special resolution on 13th April 2021. The company members liability is limited to £10 and the governing document is the Memorandum and Articles of Association.

The Board of Trustees remain responsible for the overall governance, management and control of the charity. Day to day management is delegated to the Chief Executive Officer who reports to the Board, both at Board meetings and regularly through line management meetings.

Recruitment and Appointment of the Board of Trustees

In order to comply with the current Memorandum and Articles of Association a minimum of three Trustees must be appointed. There is no maximum stated. Prospective Trustees may approach the Board personally or may be recommended by a current member.

Further details of the recruitment process and responsibilities are available in the Memorandum and Articles of Association. The Board demonstrates a variety of skills and experience in keeping with the objectives of the charity and the need for expert governance. Skill requirements are monitored, and additional Trustees proactively sought if and when required.

Risk Management

The major risks to which the Charity is exposed have been identified and considered through a risk register. They have been reviewed and systems established to mitigate those risks. The Trustees continue to review and identify risk and to respond accordingly using a managed approach.

IMO Charity

Trustees' Report

Reserves Policy

It is the opinion of the Board of Directors at the IMO; it should hold financial reserves because:

- I. It requires protection against the ability to continue operating despite a significant delay in income streams;
- II. It requires protection should the IMO lose significant income/funding or have to cease its operations and fulfil contracted obligations;
- III. It requires protection against general business risks, fluctuations in income streams and unforeseen costs;
- IV. It may require funds to restructure or finance future growth and development

The definition of financial reserve for this purpose is the amount of unrestricted reserves not invested in fixed assets.

The Board of Directors at IMO believe that an appropriate level of reserve for IMO Charity is £258,000.00 which is equivalent to 3 months' salary cost. This is reviewed annually.

An annual review of reserves will be carried out in order to:

- I. Ensure current reserves are held with policy level
- II. Ensure the reserves level requirement continues to be appropriate after consideration of all financial risks and current/future plans
- III. Ensure current budgets and future financial plans remain consistent with the reserves policy

Financial Review

The total income for the year was £1,095,927 (2024: £982,096) and expenditure £1,043,343 (2024: £1,000,815), leaving a net surplus of £52,584 (2024: Net deficit £18,719).

Unrestricted income for the year totalled £282,746 (2024: £367,532) and expenditure amounted to £314,729 (2024: £434,314), resulting in a net deficit on unrestricted funds of £31,983 (2024: £66,782). A transfer was made from the restricted funds to the unrestricted funds, reducing the overall net deficit on the unrestricted funds to £27,983 (2024: £37,176), and reducing the carried forward balance to £552,485 (2024: £580,468).

Restricted income of £813,181 (2024: £614,564) was received in the year. Expenditure incurred and charged against restricted income funds amounted to £728,614 (2024: £566,501), leaving a net surplus on the restricted funds of £84,567 (2024: £48,063). After the transfer noted above, there was a net surplus on the restricted funds of £80,567 (2024: £18,457), resulting in a carried forward balance of £202,379 (2024: £121,812).

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Trustees' Report

Chair's message - Dr Q Khan

As I reflect on the year that has passed, I am struck by the extraordinary dedication and innovation that have defined IMO's work throughout 2024-2025. In a year characterised by complexity and change, our organisation has not merely persevered – it has flourished, driven by an unwavering belief in the power of community.

Our work with young people has been particularly inspiring. Through innovative collaborations with partner organisations, we have created meaningful pathways that combine practical skills development with mentorship. These programmes represent more than just activities – they are investments in the future leaders and changemakers of our community.

The strength of partnership has never been more evident. By bringing together diverse expertise and resources, we have developed integrated support models that address the multifaceted challenges facing our community. This collaborative spirit has amplified our impact far beyond what we could achieve alone.

I must acknowledge that this year has tested us financially. Rising costs and increased demand have created pressures that require careful navigation. Yet the continued confidence of our funders and the remarkable dedication of our supporters have enabled us to not only sustain but enhance our offering when it matters most.

Central to everything we accomplish are our volunteers – remarkable individuals who give their time, energy and compassion. The success of our Volunteering Academy in developing their skills and sustaining their commitment fills me with immense gratitude and confidence in our collective capacity.

As we stand at this juncture, we are embarking on a strategic review designed to ensure IMO remains at the forefront of community support. We are asking ourselves difficult questions about where needs are greatest and how we can best serve our community in the years ahead. This honest appraisal will guide our next chapter.

The year ahead will be pivotal as we undertake a thorough revision of our strategy. We are committed to listening deeply to our community, understanding the evolving challenges they face, and ensuring our services are precisely aligned with their needs. This process will involve extensive consultation with those we serve, our partners, and our stakeholders. We recognise that true impact comes from being responsive and adaptive, and we are determined to ensure that our strategic direction reflects the lived experiences and aspirations of the community we exist to serve.

What gives me greatest pride is not simply what we do, but how we do it – with dignity, respect and an absolute commitment to empowering people to shape their own futures and strengthen the communities they call home.

To our staff, volunteers, trustees and all who believe in our mission – thank you. Your contribution this year has created ripples of positive change that will be felt for years to come. Together, we continue building a community where everyone can thrive.

With gratitude and optimism for the year ahead.

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Trustees' Report

CEO's message - M T Sidat MBE

It is with immense pride and gratitude that I present IMO Charity's Annual Report for 2024/25. This has been a year of both challenge and achievement, but above all, one of resilience and growth for our charity and the communities we serve.

Across all our strands, a. Community Development & Resilience, b. Criminal Justice, c. Education & Employability, and d. Health & Wellbeing, we have delivered life-changing programmes that reached tens of thousands of people. From nurturing the aspirations of young people through initiatives like *YouThrive in Life* and *Youth Ambassadors*, to breaking down health inequalities with pioneering interventions such as *Road to Health* and the *Sahara Project*, our work has continued to demonstrate the transformative power of community-led action.

We are particularly proud of the partnerships we have built and strengthened this year. Our collaborations with schools, mosques, local authorities, health providers, and national funders have enabled us to reach into the heart of communities that are often overlooked. Together, we have addressed issues ranging from fuel poverty and financial instability to mental health and gambling harms, always with a culturally sensitive, people-first approach.

What stands out most for me is the resilience of our community. Despite economic pressures, health inequalities, and social challenges, we have seen young people thrive, families grow stronger, and individuals take positive steps toward a better future. This gives us renewed hope and determination to continue our mission.

None of this would have been possible without the dedication of our staff team, trustees, volunteers, and the unwavering support of our funders and partners. Your belief in IMO Charity drives us forward and ensures that, together, we can create lasting change.

As we look ahead, our focus remains on empowering individuals, strengthening families, and building communities that are healthier, more inclusive, and more resilient. The challenges are significant, but so too are the opportunities. With your continued support, I am confident that we can achieve even greater impact in the years to come.

Thank you for being part of this journey.

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Trustees' Report

Review of Charitable Activities

Community Development & Resilience

Our Community Development & Resilience strand offers enriching activities for children and young adults, particularly those from vulnerable areas. We aim to positively shape the future generation through engaging programmes and weekly sessions open to all. This past year, our youth-focused initiatives have reached over 9,143 participants, playing a vital role in supporting children and teens whilst developing their skills and resilience. Our commitment to nurturing young people remains steadfast, as we continue to invest in their growth and well-being. Through these efforts, we strive to build a stronger, more resilient community for tomorrow.

The following are some of the programmes included in the Community Development & Resilience strand:

1. AAGAH
2. Community Cohesion Programme
3. Evidence into Action
4. HAF
5. Ignite
6. NYO
7. PASTA
8. Safer Hub
9. SEND HAF
10. YIF Detached Programme
11. YouThrive in Life
12. Youth Ambassadors Programme
13. Youth Offer (Infants & Juniors)
14. Youth Social Action

PASTA: Nourishing Communities Through Food and Activity

This year, our PASTA programme successfully engaged 264 children and families across Blackburn with Darwen in transformative healthy living initiatives. The programme addressed critical health inequalities by combining nutritional education with physical activity, reaching diverse communities including traditionally underserved homeschooled children.

Our comprehensive intervention encompassed hands-on cooking workshops featuring culturally appropriate dishes, active play sessions, and essential budgeting skills for affordable meal preparation under £20. Health awareness sessions on diabetes prevention and cancer awareness reinforced our holistic wellbeing approach.

Participants demonstrated significant improvements in culinary confidence, nutritional awareness, and physical activity engagement. Children gained independence in food preparation whilst families developed stronger community connections. The programme's innovative focus on nutritional education—particularly distinguishing between beneficial and harmful sugars—empowered informed dietary choices.

Delivered through collaboration with Blackburn with Darwen Council and CVS, the programme leveraged strong partnerships with schools, home-education networks, and local mentors. This comprehensive support network ensured broad reach and sustained impact.

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The PASTA programme exemplifies our commitment to addressing health inequalities through culturally sensitive, family-centred interventions that build lasting community resilience and promote healthier lifestyles across our diverse population.

Youth Offer (Infants & Juniors): Nurturing Potential Through Engagement

Our BYZ Youth Group has successfully maintained a secure, stimulating environment where 60 young people from diverse backgrounds participate in transformative developmental activities. The programme addresses limited aspirations and recreational opportunities through comprehensive sports and creative provision.

This year's activities encompassed traditional sports including football, cricket, basketball, and badminton, alongside innovative challenges such as rock climbing. Creative workshops featuring arts, crafts, and painting provided balanced programming that catered to varied interests and abilities.

Participants actively contributed to programme design whilst assuming leadership responsibilities, fostering ownership and civic engagement. Strategic partnerships with local providers ensured access to quality facilities and resources, enhancing participant experiences.

Measurable outcomes included improved physical wellbeing, enhanced communication and teamwork capabilities, and increased self-confidence. The programme successfully elevated aspirations by exposing participants to previously inaccessible opportunities, directly contributing to educational attainment, employability prospects, and community cohesion.

Our innovative approach, combining conventional activities with unique experiences, challenged participants to expand their comfort zones whilst accommodating diverse learning styles. This comprehensive methodology ensures every young person can flourish within our inclusive community framework.

YouThrive in Life: Pioneering Social and Emotional Learning Through Mentorship

Our groundbreaking YouThrive in Life mentoring programme launched its inaugural pilot in July 2024, targeting Year 11 students across three Blackburn secondary schools: Blackburn Central High School, Tauheedul Islam Boys' High School, and Pleckgate High School.

This innovative initiative enrolled 16 young people in intensive one-to-one mentoring relationships, delivering 67 comprehensive mentoring sessions from June to November. Our internal IMO staff facilitated relationship-building, goal-setting, and personal development activities designed to enhance Social and Emotional Learning (SEL) skills whilst improving work readiness and academic outcomes.

Recognising the centrality of family within Blackburn's South Asian communities, we successfully engaged 12 young people's families through 25 targeted family engagement sessions. This culturally responsive strand fostered shared understanding and reinforced supportive home environments throughout participants' educational journeys.

Selected participants accessed World of Work opportunities, gaining practical insights into career pathways and workplace requirements. This exposure enhanced future planning confidence and career direction clarity.

Participant feedback demonstrates significant personal growth, with one mentee stating their increased independence and commitment to structured learning. Parents reported improved happiness and alignment between school and home support systems.

These pilot insights will inform programme refinement, ensuring future iterations maximise inclusivity, effectiveness, and long-term impact on educational and career outcomes.

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Criminal Justice

Our Criminal Justice strand is dedicated to supporting individuals who have been involved with the criminal justice system, particularly those leaving prison. We recognise the unique challenges faced by ex-offenders and strive to provide comprehensive support for their reintegration into society. By offering personalised guidance, skill-building workshops and access to vital resources, we aim to reduce reoffending rates and empower individuals to rebuild their lives. We have supported over 861 people this year.

1. Finance, Benefit & Debt
2. Reach – Ethnic Minority Probation

Finance, Benefit & Debt Service: Supporting Financial Resilience

We are now in the third year of our four-year Ministry of Justice contract for the 'Finance, Benefit and Debt Service' across the Northwest region. Through our strategic partnership with The Wise Group, we provide essential financial well-being support to individuals within the criminal justice system.

Our dedicated team of four specialist mentors operates directly within Lancashire prisons and probation services, delivering comprehensive financial guidance to clients at critical transition points. This embedded approach ensures accessible, timely intervention when support is most needed.

Our service empowers participants to access appropriate financial assistance, engage effectively with relevant agencies, and develop sustainable debt management strategies. Through personalised budgeting guidance and benefits advocacy, we address the complex financial challenges that affect over half of those within the criminal justice system.

This intervention represents a crucial component in reducing reoffending by addressing fundamental financial instability. Our culturally sensitive, person-centred approach recognises that financial wellbeing underpins successful community reintegration and long-term rehabilitation.

The programme exemplifies our commitment to supporting society's most vulnerable individuals through practical, evidence-based interventions that promote stability, independence, and positive life outcomes across Lancashire's criminal justice system.

Education & Employability

Our Education & Employability strand offers diverse courses and activities for adults aged 18 and over, aiming to support marginalised communities by addressing their unique challenges. This year, we've delivered programmes to equip participants with job-ready skills, including our Volunteering Academy and Multiply initiatives. We've also raised awareness and provided support for the cost-of-living crisis. Across 5 different programmes, we've assisted over 3,071 participants, empowering adults and paving the way for their future success. These efforts have been vital in development of personal growth and creating new opportunities for our community members.

1. Be Warm Save Money
2. Learn English
3. Multiply BwD
4. Volunteer Academy
5. Cyber Ark

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Be Warm Save Money: Tackling Fuel Poverty Through Community Engagement

Our Be Warm Save Money programme has delivered comprehensive energy efficiency support to vulnerable households across Blackburn with Darwen, addressing the critical issue of fuel poverty through culturally responsive service provision.

This year, we successfully engaged 672 households through community events whilst providing intensive home visit support to 637 families experiencing fuel poverty. Our targeted approach focused on South Asian communities, low-income families, pensioners, and refugees and asylum seekers—populations disproportionately affected by energy affordability challenges.

Our methodology addressed language and digital barriers through multilingual promotional materials in English and Urdu, culturally appropriate social media messaging, and direct community engagement at local events. Regular partnership meetings ensured comprehensive referral pathways and identified service gaps to maximise client support.

We have observed exceptional receptivity within South Asian communities to professional energy efficiency guidance. Once energy-saving concepts are clearly explained, participants demonstrate remarkable enthusiasm for adopting sustainable practices, indicating strong potential for lasting behavioural change.

Our holistic approach encompassed practical energy-saving advice, bill management strategies, debt support, and benefits advocacy, ensuring comprehensive assistance that addresses the multifaceted nature of fuel poverty whilst promoting environmental sustainability across our diverse communities.

Health & Well-being

Our Health & Well-being strand offers programmes for young people and adults, focusing on crucial health issues. We deliver sessions in community centres, places of worship and schools, aiming to raise awareness, provide support and build confidence, resilience and empowerment. In today's fast-paced, digital world, ensuring our community has a reliable support system is vital. This year, we've reached over 15,492 people through workshops, counselling services and educational initiatives. By promoting holistic well-being, we strive to uplift individual lives and strengthen our entire community, serving as a trusted resource for those in need.

1. Al-Adha (Living Kidney Donation) Programme
2. Blood Pressure Programme
3. Mental Health Leads Training
4. Naseehat – Cancer Alliance
5. Road to Health – Diabetes Programme
6. Sayhat
7. Sahara
8. SPARK
9. Well-being Coaching
10. Women 4 Women
11. You Thrive at College

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Road to Health: Transforming Diabetes Prevention Through Community Champions

Our innovative Road to Health programme, commissioned by the Integrated Care Board, has delivered exceptional outcomes across three Primary Care Networks: Rossendale, Pendle West, and Blackburn with Darwen. This groundbreaking initiative demonstrates the power of community-led healthcare intervention.

We successfully engaged 80 taxi drivers as Diabetes Champions through specialised Making Every Contact Count (MECC) workshops. These trusted community members, themselves an at-risk demographic, became vital conduits between healthcare services and the communities they serve daily. This peer-to-peer approach proved remarkably effective in overcoming traditional engagement barriers.

The programme achieved extraordinary reach, providing diabetes information to 7,222 community members whilst promoting the national EMPOWER programme to 22,700 individuals. Through multilingual delivery in Urdu, Gujarati, and English, we ensured culturally appropriate access to vital health information.

Our comprehensive approach yielded significant results: 75 individuals accessed diabetes management programmes, with EMPOWER referrals distributed across BWD (20), Pendle (12), Rossendale (1), and online platforms (18). Participants gained essential knowledge about diabetes prevention, dietary management, exercise importance, and healthcare navigation.

Participant feedback consistently praised our culturally sensitive delivery, with one commenting on the "brilliant session" and "positive information." A case study of YS, a taxi driver from Blackburn, exemplifies our impact. Despite initial language barriers and limited formal education, he transformed his lifestyle, began regular health monitoring, and successfully referred customers to support services.

This replicable model demonstrates the exceptional value of culturally informed, community-led health interventions in addressing diabetes prevention within diverse populations.

Sahara Project: Confronting Gambling Harm Through Cultural Understanding

Building upon our successful 2023/24 pilot, the Sahara Project has delivered groundbreaking culturally sensitive support to address gambling-related harm within our diverse communities. This innovative programme recognises the complex interplay of faith, culture, and community dynamics that intensify gambling addiction within South Asian populations.

Our approach acknowledges the profound stigma surrounding gambling within faith communities, where cultural shame and family expectations compound addiction challenges. Through discreet, multilingual support and faith-informed interventions, we have created safe pathways for previously silenced conversations about gambling harm.

This year, we directly engaged 2,516 individuals across schools, mosques, health events, football initiatives, and youth mentoring programmes. Our comprehensive awareness campaign distributed 40,000 multilingual leaflets throughout Blackburn with Darwen, ensuring accessible information reached diverse linguistic communities.

A significant breakthrough occurred through Friday mosque sermons (Jummah Bayaans), where gambling harm was openly addressed before over 700 worshippers. Faith leaders received specialised training, with one noting: "This training opened my eyes to an issue we rarely talk about."

Our Red Card Gambling Training, delivered by an ex-professional footballer with lived experience, equipped 36 frontline workers and youth leaders with essential recognition and response capabilities. Additionally, we proudly signed the Workplace Charter to Reduce Gambling-Related Harms, reinforcing our institutional commitment.

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The programme has successfully established gambling harm as a recognised public health priority within our community. Faith leaders have pledged continued awareness-raising, individuals are accessing support, and IMO Charity is now recognised as a trusted resource for gambling harm intervention.

Participant feedback confirms our approach's effectiveness, with one individual stating our support "felt personal, safe, and gave me the courage to ask for help."

Blood Pressure Screening: Preventing Cardiovascular Disease Through Community Access

Our Blood Pressure Screening initiative, conducted between July and September 2024, exemplifies our commitment to proactive health intervention within high-risk communities. Originally commissioned to deliver 100 screenings across BB1 and BB2 postcodes, we strategically expanded this vital service by embedding it within our broader Optimal Health programmes.

Following comprehensive training for four staff members at Heartbeat HQ in Preston, we adopted an innovative embedded approach, integrating blood pressure screening into existing community events and programmes. This methodology significantly improved accessibility by meeting people within familiar environments, removing traditional barriers to health screening participation.

Our expanded approach delivered 179 blood pressure screenings, revealing alarming health trends within our community. A concerning 29.6% of participants (53 individuals) recorded readings in the amber category, requiring immediate GP or pharmacy referral. Given hypertension's asymptomatic nature, these findings highlight the critical importance of community-based screening, particularly within South Asian populations who face elevated cardiovascular disease and stroke risks.

Participant feedback demonstrated the programme's transformative effect on health awareness. One individual reflected: "This is eye opening, I didn't realise my BP was so high," whilst another committed to dietary modifications, stating they had "reduced salt intake and more careful with what I consume."

As a community-based organisation with privileged access to at-risk populations, we recognise the profound significance of this intervention. The identification of 53 individuals with previously undiagnosed hypertension represents potential lives saved through early detection and appropriate medical intervention.

This programme demonstrates our organisation's capacity to deliver accessible, culturally appropriate health screening that addresses critical health inequalities whilst empowering communities to take control of their cardiovascular wellbeing.

Our Supporters & Partners

We extend our deepest gratitude to our invaluable funders and partners who have stood by us throughout this year. Your unwavering support and generosity have been the cornerstone of our success, enabling us to continue our vital work. Your belief in our mission has empowered us to make a meaningful difference in countless lives. Together, we have overcome challenges and celebrated achievements. As we look to the future, we are filled with optimism, knowing that with your continued support, we can achieve even greater impact. Thank you for being an integral part of the IMO Charity family.

BBC Children In Need

Be Gamble Aware

Benefit Mankind

Blackburn & Darwen Youth Zone

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Trustees' Report

Blackburn Central High School

Blackburn College

Blackburn United Football Club

Blackburn with Darwen Council

Community CVS

Community Fund

Department for Science, Innovation & Technology

Energy Redress

Heartbeat

HM Prison & Probation Service

Impetus

Islamic Relief

Lancashire County Council

Ministry of Justice

NHS – Lancashire & South Cumbria Foundation Trust

NHS – Lancashire & South Cumbria Integrated Care Board

NHS Blood & Transport

NHSBT

One Voice

Pleckgate High School

Police Crime Commissioner

QEGS Blackburn

Sport England

Spring North

Street Games

Tauheedul Islam Boys High School

The Calico Group

The National Lottery Community Fund

University of Central Lancashire

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Trustees' Report

Wise Group

Youth Futures Foundation

Accreditation

Investing in Children Membership Award

IMO Charity is proud to have achieved its Investing in Children Membership Award™ for the 2nd year in a row. This nationally recognised kitemark celebrates organisations that actively involve young people in decision-making processes, leading to meaningful change.

Our achievement reflects our commitment to empowering youth voices within our communities. At IMO, young people are central to our operations, participating in weekly activity planning sessions and quarterly reviews. This approach has resulted in significant improvements to our services, such as the introduction of new activities like NERF games and enhanced transport options for better accessibility.

By consistently engaging young people in shaping our programmes, we ensure our services remain relevant and impactful. This award reaffirms our dedication to fostering an environment where young voices are not just heard, but instrumental in driving positive change.

Cyber Essentials Certification

In February 2025, IMO successfully achieved Cyber Essentials certification, awarded by The IASME Consortium Ltd. This significant milestone demonstrates our commitment to maintaining robust cybersecurity practices and protecting our organisation against the most common cyber threats.

Cyber Essentials is a Government-backed, industry-supported scheme that helps organisations protect themselves against a wide range of the most prevalent cyber-attacks. The certification verifies that IMO has implemented essential security controls across five key technical areas: firewalls, secure configuration, user access control, malware protection, and security update management.

Achieving this certification not only strengthens our defensive capabilities but also provides assurance to our clients, partners, and stakeholders that we take information security seriously. It reflects our proactive approach to safeguarding sensitive data and maintaining the confidentiality, integrity, and availability of our systems.

This accomplishment underscores IMO's dedication to operational excellence and risk management, ensuring we remain resilient in an increasingly complex digital landscape. We remain committed to maintaining and building upon these security standards as we continue to evolve our cyber security posture.

Investing in Our People

Our people remain the cornerstone of all we accomplish. This year has seen us take deliberate and meaningful steps to support, develop and value our workforce. The initiatives we have pursued reflect our conviction that investing in our team directly enhances the quality of support we provide to our community.

Strengthening Our Workforce

Maintaining excellence in service delivery begins with building the right team. We have placed considerable focus on refining how we bring new people into the organisation, ensuring robust safeguarding measures and streamlined processes that identify individuals who share our commitment to making a positive difference.

IMO Charity

Trustees' Report

Championing Well-being

The creation of our Health & Well-being Committee represents a pivotal commitment to staff welfare. This committee has driven initiatives that place team well-being at the heart of our organisational culture. Through regular communal lunches and team away days, we have fostered deeper connections and a genuine sense of belonging. These gatherings have become valued opportunities for colleagues to celebrate achievements, strengthen relationships and recharge – reinforcing the supportive culture that defines our workplace.

Reimagining Our Workspace

We understand that environment shapes experience. This year has seen us transform our physical workspace to better support the needs of our team, creating an office that promotes both productivity and well-being through thoughtful design and modern working practices.

Supporting Financial Security

In recognition of the ongoing cost-of-living challenges facing our staff, we have ensured our salary structure keeps pace with Consumer Price Inflation. This alignment demonstrates our commitment to protecting the financial well-being of our team during economically demanding times.

Fostering Professional Development

Our comprehensive appraisal system has enabled us to identify and respond to development needs with precision and purpose. Staff have been provided with valuable opportunities to upskill through certified training programmes, gaining qualifications that enhance both their professional capabilities and career prospects. This investment in continuous learning underscores our dedication to nurturing talent and supporting long-term career progression within the organisation.

Advancing Organisational Governance

Sound governance provides the foundation for sustainable growth. We have introduced an updated employee handbook, refreshed contracts and modernised policies to ensure full compliance with current legislation and organisational best practice. Additionally, we have implemented an enhanced asset management system that brings greater rigour and accountability to how we oversee and protect our resources. These governance improvements create clarity, consistency and confidence across all areas of our operations.

Reflecting and Looking Ahead

The progress achieved this year in supporting our workforce fills us with considerable pride. Each initiative contributes directly to our capacity to serve our beneficiaries with excellence and compassion. As we look to the future, our commitment to investing in our people remains unwavering – we recognise that their growth, well-being and success are inseparable from the impact we create in our community.

Elevating Our Presence

This year has witnessed a marked expansion in our visibility and engagement across Lancashire. Through strategic communications, dynamic marketing and meaningful community interactions, we have deepened our relationships with those we serve and the partners who share our mission.

Strategic Communications and Outreach

Our approach to sharing our work has evolved significantly, ensuring we reach and resonate with diverse audiences across our region. We are committed to communicating in ways that are accessible, engaging and relevant to all our stakeholders – from beneficiaries to funders and community partners.

IMO Charity

Trustees' Report

Embracing Linguistic Diversity: Understanding that effective communication requires meeting people where they are, we have prioritised multilingual engagement. We regularly produce resources in Gujarati, Punjabi and Urdu – including promotional materials, presentations and session content – ensuring that ethnic minority communities can access our services in languages that feel natural and comfortable to them.

Expanding Our Digital Footprint: Our social media channels have become vibrant spaces for connection and storytelling. Through sharing success narratives, highlighting upcoming opportunities and providing useful resources, we have strengthened our reach among younger audiences and digitally connected community members.

Bringing Our Work to Life Through Video: We have embraced video as a powerful medium for storytelling, creating compelling short-form content that captures the real impact of our programmes on individuals and families. These visual narratives offer an authentic glimpse into the transformative work happening across our services.

Building Connections Through Events and Engagement

IMO's visibility across Lancashire has grown substantially through active participation in community life, with our team connecting with over 6,000 people throughout the year:

Community Presence: Our staff have maintained a consistent presence at strategic networking opportunities across schools, job centres, community hubs, faith spaces and numerous other venues. These engagements enable us to forge new partnerships, identify emerging needs and ensure our services reach those who would benefit most.

Celebrating Impact: We have hosted a series of events spotlighting our programmes and their outcomes, creating platforms where beneficiaries, partners and supporters can witness firsthand the meaningful change our work generates.

Reflecting on Our Reach

The concerted effort we have invested in communications, marketing and community engagement has yielded significant returns. We have not only broadened awareness of what we offer but have also established ourselves as a trusted and influential voice for positive change across Lancashire. Looking ahead, we remain dedicated to finding creative and inclusive approaches to connecting with the communities and partners who are central to our mission.

Our roadmap for 2025 / 2026 and beyond

1. Deepening Impact in Priority Areas

- Expand delivery of YouThrive in Life 2.0 and mental health mentoring across 4+ schools by September 2025.
- Deliver targeted support to young people with SEND and those most affected by cost-of-living pressures.
- Strengthen culturally responsive mental health provision through new funding partnerships (e.g. ICB/NHS, Men's Mental Health).

IMO Charity

Trustees' Report

2. Investing in Young People

- Launch Youth Futures Pathway Plan, mapping mentoring into education, skills, and volunteering outcomes.
- Increase access to World of Work experiences for 100+ mentees via employer engagement campaigns.
- Expand youth voice structures through Youth Panels and peer-led programme design pilots.

3. Organisational Excellence & Infrastructure

- Complete transition to Audley & Queen's Park Hub with improved youth-facing facilities and digital classrooms.
- Recruit and onboard key leadership roles to strengthen the senior leadership team.

4. Enhancing Workforce & Governance

- Embed quarterly staff surveys and coaching offer into annual cycle for all staff.
- Strengthen Board through recruitment of trustees with experience in technology, legal affairs, and health inequalities.
- Implement new HR dashboard, integrating appraisal tracking, CPD progress and absence reporting.

5. Digital Growth & Access

- Launch IMO's new digital platform offering:
 - One-stop portal for referrals, volunteering, and advice.
 - Data dashboards for internal programme leads and external funders.
 - Train all staff in digital inclusion tools, AI literacy and cyber security.

6. Diversifying Income & Financial Resilience

- Implement new Fundraising & Income Growth Strategy, targeting:
 - £250k unrestricted income over 2 years
 - Local authority commissioned service contracts
 - Social enterprise feasibility study (e.g. energy advice, youth workshops).
- Pilot donor stewardship programme with individual giving campaign.

7. Sustainability & Innovation

- Integrate low-carbon commitments into building use, youth sessions and procurement.
- Launch internal Innovation Challenge Fund to surface staff and volunteer-led ideas for new interventions.

8. Research, Learning & Influence

- Partner with UCLan and Impetus to publish evidence reports on IMO's youth mentoring model.
- Take part in national forums to influence policy on racial equity in youth and health services.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

IMO Charity

Trustees' Report

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 15 December 2025 and signed on its behalf by:

.....
E Ghiwala
Trustee

IMO Charity

Statement of Trustees' Responsibilities

The trustees (who are also the directors of IMO Charity for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 15 December 2025 and signed on its behalf by:

.....
E Ghiwala
Trustee

IMO Charity

Independent Auditor's Report to the Members of IMO Charity

Opinion

We have audited the financial statements of IMO Charity (the 'charity') for the year ended 31 March 2025, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

IMO Charity

Independent Auditor's Report to the Members of IMO Charity

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 21), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below.

Our approach to identifying and assessing the risks of material misstatement respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our knowledge and experience of the charity sector;

IMO Charity

Independent Auditor's Report to the Members of IMO Charity

- we focussed on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities Act 2011;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- we identified laws and regulations which were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures on material balances for which robust, substantive analytical procedures have been undertaken to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- investigated the rationale behind significant or unusual transactions.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of noncompliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

IMO Charity

Independent Auditor's Report to the Members of IMO Charity

.....
Mark Heaton FCCA FCIE DChA (Senior Statutory Auditor)
For and on behalf of KM, Statutory Auditor

1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

15 December 2025

IMO Charity

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Unrestricted funds £	Restricted funds £	Total 2024 £
Income from:							
Charitable activities	3	282,226	813,181	1,095,407	367,532	614,564	982,096
Other income	4	<u>520</u>	<u>-</u>	<u>520</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total income		<u>282,746</u>	<u>813,181</u>	<u>1,095,927</u>	<u>367,532</u>	<u>614,564</u>	<u>982,096</u>
Expenditure on:							
Charitable activities	5	<u>(314,729)</u>	<u>(728,614)</u>	<u>(1,043,343)</u>	<u>(434,314)</u>	<u>(566,501)</u>	<u>(1,000,815)</u>
Total expenditure		<u>(314,729)</u>	<u>(728,614)</u>	<u>(1,043,343)</u>	<u>(434,314)</u>	<u>(566,501)</u>	<u>(1,000,815)</u>
Net (expenditure)/income		(31,983)	84,567	52,584	(66,782)	48,063	(18,719)
Transfers between funds		<u>4,000</u>	<u>(4,000)</u>	<u>-</u>	<u>29,606</u>	<u>(29,606)</u>	<u>-</u>
Net movement in funds		(27,983)	80,567	52,584	(37,176)	18,457	(18,719)
Reconciliation of funds							
Total funds brought forward		<u>580,468</u>	<u>121,812</u>	<u>702,280</u>	<u>617,644</u>	<u>103,355</u>	<u>720,999</u>
Total funds carried forward	14	<u><u>552,485</u></u>	<u><u>202,379</u></u>	<u><u>754,864</u></u>	<u><u>580,468</u></u>	<u><u>121,812</u></u>	<u><u>702,280</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 14.

The notes on pages 29 to 35 form an integral part of these financial statements.

IMO Charity

(Registration number: 07282497) Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Current assets			
Debtors	12	105,288	1,100
Cash at bank and in hand		<u>774,090</u>	<u>705,172</u>
		879,378	706,272
Creditors: Amounts falling due within one year	13	<u>(124,514)</u>	<u>(3,992)</u>
Net assets		<u>754,864</u>	<u>702,280</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		202,379	121,812
Unrestricted income funds			
Unrestricted funds		<u>552,485</u>	<u>580,468</u>
Total funds	14	<u>754,864</u>	<u>702,280</u>

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 26 to 35 were approved by the trustees, and authorised for issue on 15 December 2025 and signed on their behalf by:

.....
E Ghiwala
Trustee

The notes on pages 29 to 35 form an integral part of these financial statements.

IMO Charity

Statement of Cash Flows for the Year Ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash income/(expenditure)		52,584	(18,719)
Working capital adjustments			
(Increase)/decrease in debtors	12	(104,188)	30,913
Increase in creditors	13	9,310	1,320
Increase/(decrease) in deferred income		<u>111,212</u>	<u>(16,695)</u>
Net cash flows from operating activities		<u>68,918</u>	<u>(3,181)</u>
Net increase/(decrease) in cash and cash equivalents		68,918	(3,181)
Cash and cash equivalents at 1 April		<u>705,172</u>	<u>708,353</u>
Cash and cash equivalents at 31 March		<u><u>774,090</u></u>	<u><u>705,172</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 29 to 35 form an integral part of these financial statements.

IMO Charity

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
Unit 11 Business Development Centre
Eanam Wharf
Blackburn
BB1 5BL

These financial statements were authorised for issue by the trustees on 15 December 2025.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

IMO Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

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 the income receivable can be measured reliably.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

IMO Charity

Notes to the Financial Statements for the Year Ended 31 March 2025

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

IMO Charity

Notes to the Financial Statements for the Year Ended 31 March 2025

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

3 Income from charitable activities

	Unrestricted funds Designated £	Restricted funds £	Total 2025 £	Total 2024 £
Adult and other education	282,226	813,181	1,095,407	982,096

4 Other income

	Unrestricted funds Designated £	Total 2025 £	Total 2024 £
Other income	520	520	-

5 Expenditure on charitable activities

	Note	Unrestricted funds Designated £	General £	Restricted funds £	Total 2025 £	Total 2024 £
Adult and other education		129,290	31,682	62,641	223,613	231,959
Bought in services		-	74,640	-	74,640	59,708
Staff costs	8	74,437	-	665,973	740,410	708,308
Governance costs	6	-	4,680	-	4,680	840
		203,727	111,002	728,614	1,043,343	1,000,815

IMO Charity

Notes to the Financial Statements for the Year Ended 31 March 2025

6 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Audit of the financial statements	4,680	4,680	-
Independent Examiner's remuneration	-	-	840
	<u>4,680</u>	<u>4,680</u>	<u>840</u>

7 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

8 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	665,973	637,583
Social security costs	53,787	50,504
Pension costs	<u>20,650</u>	<u>20,221</u>
	<u>740,410</u>	<u>708,308</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Charitable activities	<u>27</u>	<u>27</u>

No employee received emoluments of more than £60,000 during the year.

IMO Charity

Notes to the Financial Statements for the Year Ended 31 March 2025

9 Independent examiner's remuneration

	2025 £	2024 £
Independent Examiner's remuneration	-	840

10 Auditors' remuneration

	2025 £	2024 £
Audit of the financial statements	4,680	-

11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

12 Debtors

	2025 £	2024 £
Trade debtors	31,020	1,100
Prepayments	11,978	-
Other debtors	62,290	-
	<u>105,288</u>	<u>1,100</u>

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	150	141
Other creditors	4,016	3,011
Accruals	9,136	840
Deferred income	111,212	-
	<u>124,514</u>	<u>3,992</u>

IMO Charity

Notes to the Financial Statements for the Year Ended 31 March 2025

14 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
General	263,135	-	(111,002)	1,353	153,486
Designated	317,333	282,746	(203,727)	2,647	398,999
Total unrestricted funds	<u>580,468</u>	<u>282,746</u>	<u>(314,729)</u>	<u>4,000</u>	<u>552,485</u>
Restricted funds					
SIHAT - Sport England	12,758	638	(13,396)	-	-
Climate Change Socia Action - BBCIN	10,736	-	(10,736)	-	-
Energy Redress	(11,605)	76,403	(38,472)	-	26,326
Substance Abuse (SPARK)	22,477	73,791	(63,013)	-	33,255
Volunteering College	23,446	27,315	(38,391)	-	12,370
Diabetes - Taxi	60,000	8,000	(57,320)	-	10,680
Evidence in Action - Skill Start	-	12,500	(2,924)	-	9,576
Finance, Benefit & Debt	-	166,333	(144,105)	-	22,228
NYO - Spring North	-	53,337	(53,337)	-	-
Reach	-	87,377	(67,060)	-	20,317
Sahara	-	84,696	(63,895)	-	20,801
Youth Investment Fund	-	65,530	(31,725)	-	33,805
Other	4,000	157,261	(144,240)	(4,000)	13,021
	<u>121,812</u>	<u>813,181</u>	<u>(728,614)</u>	<u>(4,000)</u>	<u>202,379</u>
Total funds	<u>702,280</u>	<u>1,095,927</u>	<u>(1,043,343)</u>	<u>-</u>	<u>754,864</u>

IMO Charity

Notes to the Financial Statements for the Year Ended 31 March 2025

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
General	237,363	150,320	(124,154)	(394)	263,135
Designated	<u>380,281</u>	<u>217,212</u>	<u>(310,160)</u>	<u>30,000</u>	<u>317,333</u>
Total unrestricted funds	<u>617,644</u>	<u>367,532</u>	<u>(434,314)</u>	<u>29,606</u>	<u>580,468</u>
Restricted funds					
SIHAT - Sport England	-	15,000	(2,242)	-	12,758
Climate Change Socia Action - BBCIN	4,711	43,200	(37,175)	-	10,736
Energy Redress	-	44,453	(56,058)	-	(11,605)
Substance Abuse (SPARK)	982	73,791	(52,296)	-	22,477
Volunteering College	19,328	38,540	(34,422)	-	23,446
Diabetes - Taxi	-	60,000	-	-	60,000
Other	<u>78,334</u>	<u>339,580</u>	<u>(384,308)</u>	<u>(29,606)</u>	<u>4,000</u>
	<u>103,355</u>	<u>614,564</u>	<u>(566,501)</u>	<u>(29,606)</u>	<u>121,812</u>
Total funds	<u>720,999</u>	<u>982,096</u>	<u>(1,000,815)</u>	<u>-</u>	<u>702,280</u>

15 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	Total funds at 31 March 2025 £
	General £	Designated £	£	
Current assets	278,000	398,999	202,379	879,378
Current liabilities	<u>(124,514)</u>	<u>-</u>	<u>-</u>	<u>(124,514)</u>
Total net assets	<u>153,486</u>	<u>398,999</u>	<u>202,379</u>	<u>754,864</u>
	Unrestricted funds		Restricted funds	Total funds at 31 March 2024 £
	General £	Designated £	£	
Current assets	263,135	317,333	125,804	706,272
Current liabilities	<u>-</u>	<u>-</u>	<u>(3,992)</u>	<u>(3,992)</u>
Total net assets	<u>263,135</u>	<u>317,333</u>	<u>121,812</u>	<u>702,280</u>

16 Related party transactions

There were no related party transactions in the year.