WOMEN OF WORTH

England & Wales · Charity number 1169976

Details

Other names	WOW
Status	Registered
Legal form	CIO
Registered	2016-11-01
Register	View on the Charity Commission register

Contact

Address	5-7 New Road Radcliffe Manchester M26 1LS
Phone	07398755189
Email	dawng@womenofworth.org.uk

Activities

Objects: THE RELIEF OF WOMEN AND THEIR CHILDREN WHO ARE IN NEED, BY REASON OF YOUTH, AGE, ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP OR OTHER DISADVANTAGE, BY THE PROVISION OF SUPPORT, INFORMATION, ADVICE AND ANY ACTIVITIES OR SERVICES DESIGNED TO RELIEVE THOSE NEEDS

Activities: Women of Worth is a women's only community project providing specialist needs-led support services for women who are vulnerable, have multiple complex needs and who are often isolated and excluded from society because of their life style circumstances.We are based in an deprived area with socio-economic status is low and most of the families are on benefits.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Other Defined Groups

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Geography

- Bury

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£103,573	£105,439	-	-
2024-03-31	£131,551	£110,623	-	-
2023-03-31	£128,326	£121,226	-	-
2022-03-31	£99,375	£106,347	-	-
2021-03-31	£108,311	£84,727	-	-

Trustees

Name	Role	Appointed
DAWN GIAMAS MBE		2016-04-01
Gieselle Williams		2016-11-01
Natasha Golombeck		2019-10-15
Pat Roberts		2024-09-29
Tegan Waugh		2024-03-31
Tracey Sparkes		2025-12-05

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WOMEN OF WORTH

England & Wales - Charity number 1169976

Accounts

REGISTERED CHARITY NUMBER: 1169976

Report of the Trustees and

Financial Statements for the Year Ended 31 March 2025

for

Women of Worth

Rowlinson Rainbow & Company
5/7 New Road
Radcliffe
Greater Manchester
M26 1LS

Women of Worth

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for the Year Ended 31 March 2025

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Women of Worth

Report of the Trustees
for the Year Ended 31 March 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1169976

Principal address

5-7 New Road
Radcliffe
Manchester
M26 1LS

Trustees

Mrs H Perry Chair (resigned 23.9.25)
Mrs G Williams Trustee
Mrs D E Giamas Treasurer
Mrs N S Harries Trustee
Ms T Waugh Trustee

Independent Examiner

David A Rainbow
Rowlinson Rainbow & Company
5/7 New Road
Radcliffe
Greater Manchester
M26 1LS

Bankers

Lloyds Bank PLC
1 Legg Street
Chelmsford
CM1 1JS

Approved by order of the board of trustees on 10.10.25 and signed on its behalf by:

.....
Mrs D E Giamas - Trustee

Independent Examiner's Report to the Trustees of
Women of Worth

Independent examiner's report to the trustees of Women of Worth
I report to the charity trustees on my examination of the accounts of Women of Worth (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's 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:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have 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 accounts to be reached.

David A Rainbow
The Certified Public Accountants Association

Rowlinson Rainbow & Company
5/7 New Road
Radcliffe
Greater Manchester
M26 1LS

Date: 30/9/2025

Women of Worth

Statement of Financial Activities
for the Year Ended 31 March 2025

	Notes	Unrestricted fund £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		57,219	46,354	103,573	131,501
Other trading activities	2	-	-	-	50
Total		57,219	46,354	103,573	131,551
EXPENDITURE ON					
Raising funds		-	170	170	620
Charitable activities					
Activites		22,439	74,656	97,095	104,171
Other		8,174	-	8,174	5,832
Total		30,613	74,826	105,439	110,623
NET INCOME/(EXPENDITURE)		26,606	(28,472)	(1,866)	20,928
RECONCILIATION OF FUNDS					
Total funds brought forward		21,234	58,954	80,188	59,260
TOTAL FUNDS CARRIED FORWARD		47,840	30,482	78,322	80,188

The notes form part of these financial statements

Women of Worth

Balance Sheet
31 March 2025

	Notes	Unrestricted fund £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	5	1,050	8,036	9,086	11,357
CURRENT ASSETS					
Cash at bank		48,163	29,632	77,795	77,860
CREDITORS					
Amounts falling due within one year	6	(1,373)	(7,186)	(8,559)	(9,029)
NET CURRENT ASSETS		46,790	22,446	69,236	68,831
TOTAL ASSETS LESS CURRENT LIABILITIES		47,840	30,482	78,322	80,188
NET ASSETS		47,840	30,482	78,322	80,188
FUNDS	7				
Unrestricted funds				47,840	21,234
Restricted funds				30,482	58,954
TOTAL FUNDS				78,322	80,188

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....
Mrs D E Giamas - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
All equipment is valued at cost and depreciated -

IT Equipment - Over 3 years straight line.

Other Equipment - Over 4 years straight line

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.3.25	31.3.24
	£	£
Fundraising events	-	50

continued...

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	48,660	82,841	131,501
Other trading activities	50	-	50
Total	48,710	82,841	131,551
EXPENDITURE ON			
Raising funds	-	620	620
Charitable activities			
Activites			
	29,985	74,186	104,171
Other	5,832	-	5,832
Total	35,817	74,806	110,623
NET INCOME	12,893	8,035	20,928
RECONCILIATION OF FUNDS			
Total funds brought forward	8,341	50,919	59,260
TOTAL FUNDS CARRIED FORWARD	21,234	58,954	80,188

continued...

5. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2024 and 31 March 2025	13,709	14,897	28,606
DEPRECIATION			
At 1 April 2024	8,311	8,938	17,249
Charge for year	1,080	1,191	2,271
At 31 March 2025	9,391	10,129	19,520
NET BOOK VALUE			
At 31 March 2025	4,318	4,768	9,086
At 31 March 2024	5,398	5,959	11,357

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Other creditors	8,559	9,029

7. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	21,234	26,606	47,840
Restricted funds			
Charity Accounts	58,954	(28,472)	30,482
TOTAL FUNDS	80,188	(1,866)	78,322

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	57,219	(30,613)	26,606
Restricted funds			
Charity Accounts	46,354	(74,826)	(28,472)
TOTAL FUNDS	103,573	(105,439)	(1,866)

continued...

7. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	8,341	12,893	21,234
Restricted funds			
Charity Accounts	50,919	8,035	58,954
TOTAL FUNDS	59,260	20,928	80,188

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	48,710	(35,817)	12,893
Restricted funds			
Charity Accounts	82,841	(74,806)	8,035
TOTAL FUNDS	131,551	(110,623)	20,928

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	8,341	39,499	47,840
Restricted funds			
Charity Accounts	50,919	(20,437)	30,482
TOTAL FUNDS	59,260	19,062	78,322

continued...

Women of Worth

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	17,059	16,770
Big Lottery	20,000	10,000
Urban Outreach	18,800	21,890
Garfield Weston	-	10,000
GMWSA	46,354	45,841
Bury Cost of Living	-	2,000
Post Code Lottery	-	25,000
Arts in Whitefield	360	-
Manchester Guardian	1,000	-
	103,573	131,501
Other trading activities		
Fundraising events	-	50
Total incoming resources	103,573	131,551
EXPENDITURE		
Other trading activities		
Purchases	170	620
Charitable activities		
Contractors	71,933	71,535
Sundries	457	756
Premises Costs	15,960	16,413
Office Costs	-	34
Therapies	-	140
Travel	4	45
Insurance	1,931	2,075
Repairs & Renewals	135	476
Arts & Crafts	936	2,428
	91,356	93,902
Support costs		
Management		
Wages	6,600	5,544
Telephone	954	873
Postage and stationery	136	265
Advertising	-	288
	7,690	6,970
Finance		
Bank charges	48	8
Carried forward	48	8

7. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	105,929	(66,430)	39,499
Restricted funds			
Charity Accounts	129,195	(149,632)	(20,437)
TOTAL FUNDS	235,124	(216,062)	19,062

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

Women of Worth

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	17,059	16,770
Big Lottery	20,000	10,000
Urban Outreach	18,800	21,890
Garfield Weston	-	10,000
GMWSA	46,354	45,841
Bury Cost of Living	-	2,000
Post Code Lottery	-	25,000
Arts in Whitefield	360	-
Manchester Guardian	1,000	-
	103,573	131,501
Other trading activities		
Fundraising events	-	50
Total incoming resources	103,573	131,551
EXPENDITURE		
Other trading activities		
Purchases	170	620
Charitable activities		
Contractors	71,933	71,535
Sundries	457	756
Premises Costs	15,960	16,413
Office Costs	-	34
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Insurance	1,931	2,075
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	91,356	93,902
Support costs		
Management		
Wages	6,600	5,544
Telephone	954	873
Postage and stationery	136	265
Advertising	-	288
	7,690	6,970
Finance		
Bank charges	48	8
Carried forward	48	8

Women of Worth

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
Finance		
Brought forward	48	8
Depreciation of tangible fixed assets	2,271	2,839
	2,319	2,847
Information technology		
Repairs and renewals	-	3,398
Computer Software	960	-
	960	3,398
Governance costs		
Accountancy and legal fees	714	690
Book keeping	1,800	1,800
Subscriptions	430	396
	2,944	2,886
Total resources expended	105,439	110,623
Net (expenditure)/income	(1,866)	20,928

WOMEN OF WORTH

England & Wales - Charity number 1169976

Accounts

REGISTERED CHARITY NUMBER: 1169976

Report of the Trustees and

Financial Statements for the Year Ended 31 March 2024

for

Women of Worth

Rowlinson Rainbow & Company
5/7 New Road
Radcliffe
Greater Manchester
M26 1LS

Women of Worth

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for the Year Ended 31 March 2024

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Women of Worth

Chairman's Report
for the Year Ended 31 March 2024

Introduction

The trustees of Women of Worth (WoW) present their annual report for the year ending 31st March 2024. The financial statements have been prepared in accordance with the accounting policies set out in note one to the financial statements and comply with the charity's Constitution and the Charities Act 2011 and "According and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the U.K and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

Chair's Report

I am pleased to act as chair for this current year and to date, and report on the activities, achievements and performances as follows:

The Women of Worth charity was registered on 1st November 2016 to continue the excellent work started in early 2016 as a non-profit organisation.

The last twelve months we have seen an increase of the numbers of vulnerable women presenting from the NHS, Mental Health Services, Probation, Police, and local community groups. This appears to be against a backdrop financial hardship caused by the current economic climate affecting the cost of living.

We have responded to this increased need by providing more food and essential items packs. In addition, we are working in partnership with other services such as food banks to link our women to local venues where they can access resources. We have responded to the Cost-of-living crisis by facilitating cost of living sessions in both one-to-one settings and groups. We undertake benefit checks to ensure that women are receiving the correct benefits, we provide information on benefits including the Government's Cost of Living payments and signpost them to where they can help with claiming, for example Citizens Advice. We have also focused on saving money on energy including sessions on 'Heat the Human, Not the Home' and providing 'Belly warmer' packs.

We continue to raise awareness about the impact of Menopause and co work with Bury live well service, courses are in house but we are also able to access courses at the Bury castle leisure centre.
An increase in referrals from women experiencing domestic abuse, has led to us putting on more groups such as the New Directions Programme. We continue to work closely with partnership agencies for example Safe Net, IDVA, and Victim Liaison to offer 'wrap around' support for such clients. For all women who use the Centre we continue to maintain and develop links with services such as Housing and Bury Live Well Service to ensure they access support to meet their needs.

We also have in house citizen advice worker who provides information advice and guidance.

We were successful in acquiring funding including the National Lottery (Community Fund) in 2020 which finished Mar 2024. We secured funds from Outreach of £9400.00 per year which will continue. Throughout the year we have also received £10000 from Lottery, £10000 Garfield and Weston, Cost of living £2000 and postcode lottery £25000 funding . Funding received from donations included from local councillors. Over the next year we will be identifying more funding opportunities and pursuing bids.

In addition, we have expanded our self-funding activities attending craft fairs and events such as 'pop up' shops which have provided an opportunity to make money from the sale of items created by the women as part of our programme of therapeutic well-being. Such events also enabled us to raise awareness about our charity and network. Over the year we have raised an excess of £6,000 from these activities.

We continue our involvement with GMWSA (Greater Manchester Women Service Alliance), and we are pleased to say that the contract was renewed. The contract includes continued provision of needs assessment, support planning and interventions for women who attend the centre who are in the criminal justice system. The continued work includes preventative work by engaging clients with the most appropriate services and support.
Service user feedback acquired by completion of the satisfaction questionnaire completed by women shown below.
Service User Feedback (taken from Questionnaire) April 2023 to March 2024.

Feedback collected Percentage

Women of Worth

Chairman's Report
for the Year Ended 31 March 2024

Overall service - Very Satisfied/ Satisfied

85% very satisfied, 13% satisfied

The person supporting them. - Very Satisfied/Satisfied

84.4% very satisfied , 14.6% satisfied

Understanding of needs - Very Satisfied/ Satisfied

81% very satisfied, 19 % satisfied

Qualitative Feedback

Below are comments from women (from the questionnaire) using the service about their experience of the service:-

"Fantastic and amazing at what they do"

"They have been amazing"

"The generosity of this organisation helps so many people including myself and with the support they get they go above and beyond"

"The support given whether it is struggling with mental health or struggling with cost of living they help where they can"

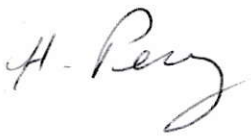
"There service is outstanding. I just feel they could receive more funding"

"Positive changes - Finding a work life balance and making time for self when needed."

Our goals in the coming year are to continue to maintain the exacting standards of service.

I wish to say a huge thank you to the Trustees, staff and volunteers for their outstanding work and commitment over the last 12 months. I want to extend this to the Accountant and the Bookkeeper.

Hellen Perry (Chair)



Report of the Trustees
for the Year Ended 31 March 2024

The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1169976

Principal address

5-7 New Road
Radcliffe
Manchester
M26 1LS

Trustees

Mrs H Perry Chair
Mrs G Williams Trustee
Mrs D E Giamas Treasurer
Mrs N S Harries Trustee
Ms S Moran Trustee (resigned 31.3.24)
Ms T Waugh Trustee (appointed 31.3.24)

Independent Examiner

David A Rainbow
Rowlinson Rainbow & Company
5/7 New Road
Radcliffe
Greater Manchester
M26 1LS

Bankers

Lloyds Bank PLC
1 Legg Street
Chelmsford
CM1 1JS

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....
Mrs D E Giamas - Trustee

Independent Examiner's Report to the Trustees of
Women of Worth

Independent examiner's report to the trustees of Women of Worth
I report to the charity trustees on my examination of the accounts of Women of Worth (the Trust) for the year ended 31 March 2024.

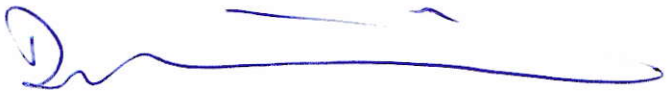
Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's 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:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have 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 accounts to be reached.



David A Rainbow
The Certified Public Accountants Association

Rowlinson Rainbow & Company
5/7 New Road
Radcliffe
Greater Manchester
M26 1LS

Date: 20/1/25

Women of Worth

Statement of Financial Activities
for the Year Ended 31 March 2024

	Notes	Unrestricted fund £	Restricted fund £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		48,660	82,841	131,501	124,063
Other trading activities	2	50	-	50	4,263
Total		48,710	82,841	131,551	128,326
EXPENDITURE ON					
Raising funds		-	620	620	-
Charitable activities					
Activites		29,985	74,186	104,171	114,860
Other		5,832	-	5,832	6,366
Total		35,817	74,806	110,623	121,226
NET INCOME		12,893	8,035	20,928	7,100
RECONCILIATION OF FUNDS					
Total funds brought forward		8,341	50,919	59,260	52,160
TOTAL FUNDS CARRIED FORWARD		21,234	58,954	80,188	59,260

The notes form part of these financial statements

Women of Worth

Balance Sheet
31 March 2024

	Notes	Unrestricted fund £	Restricted fund £	31.3.24 Total funds £	31.3.23 Total funds £
FIXED ASSETS					
Tangible assets	5	1,312	10,045	11,357	12,556
CURRENT ASSETS					
Cash at bank		19,262	58,598	77,860	52,450
CREDITORS					
Amounts falling due within one year	6	660	(9,689)	(9,029)	(5,746)
NET CURRENT ASSETS		19,922	48,909	68,831	46,704
TOTAL ASSETS LESS CURRENT LIABILITIES		21,234	58,954	80,188	59,260
NET ASSETS		21,234	58,954	80,188	59,260
FUNDS	7				
Unrestricted funds				21,234	8,341
Restricted funds				58,954	50,919
TOTAL FUNDS				80,188	59,260

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....
Mrs D E Giamas - Trustee

.....
Mrs H Perry - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
All equipment is valued at cost and depreciated -

IT Equipment - Over 3 years straight line.

Other Equipment - Over 4 years straight line

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.3.24	31.3.23
	£	£
Fundraising events	50	4,263

continued...

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	3,501	120,562	124,063
Other trading activities	4,263	-	4,263
Total	7,764	120,562	128,326
EXPENDITURE ON			
Charitable activities			
Activites	13,720	101,140	114,860
Other	5,630	736	6,366
Total	19,350	101,876	121,226
NET INCOME/(EXPENDITURE)	(11,586)	18,686	7,100
RECONCILIATION OF FUNDS			
Total funds brought forward	19,927	32,233	52,160
TOTAL FUNDS CARRIED FORWARD	8,341	50,919	59,260

continued...

5. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2023	13,709	13,257	26,966
Additions	-	1,640	1,640
At 31 March 2024	13,709	14,897	28,606
DEPRECIATION			
At 1 April 2023	6,962	7,448	14,410
Charge for year	1,349	1,490	2,839
At 31 March 2024	8,311	8,938	17,249
NET BOOK VALUE			
At 31 March 2024	5,398	5,959	11,357
At 31 March 2023	6,747	5,809	12,556

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24 £	31.3.23 £
Other creditors	9,029	5,746

7. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	8,341	12,893	21,234
Restricted funds			
Charity Accounts	50,919	8,035	58,954
TOTAL FUNDS	59,260	20,928	80,188

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	48,710	(35,817)	12,893
Restricted funds			
Charity Accounts	82,841	(74,806)	8,035
TOTAL FUNDS	131,551	(110,623)	20,928

continued...

7. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	19,927	(11,586)	8,341
Restricted funds			
Charity Accounts	32,233	18,686	50,919
TOTAL FUNDS	52,160	7,100	59,260

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	7,764	(19,350)	(11,586)
Restricted funds			
Charity Accounts	120,562	(101,876)	18,686
TOTAL FUNDS	128,326	(121,226)	7,100

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.22 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	19,927	1,307	21,234
Restricted funds			
Charity Accounts	32,233	26,721	58,954
TOTAL FUNDS	52,160	28,028	80,188

continued...

7. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	56,474	(55,167)	1,307
Restricted funds			
Charity Accounts	203,403	(176,682)	26,721
TOTAL FUNDS	259,877	(231,849)	28,028

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

	31.3.24 £	31.3.23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	16,770	3,495
Gift aid	-	6
Big Lottery	10,000	20,000
Urban Outreach	21,890	-
Garfield Weston	10,000	-
GMWSA	45,841	56,989
Ministry of Justice	-	38,583
Bury Cost of Living	2,000	-
Six Town Housing	-	2,000
River Valley	-	2,990
Post Code Lottery	25,000	-
	131,501	124,063
Other trading activities		
Fundraising events	50	4,263
Total incoming resources	131,551	128,326
EXPENDITURE		
Other trading activities		
Purchases	620	-
Charitable activities		
Contractors	71,535	64,557
Sundries	756	93
Premises Costs	16,413	17,478
Office Costs	34	996
Therapies	140	1,483
Travel	45	526
Training	-	600
Insurance	2,075	1,400
Repairs & Renewals	476	4,043
Arts & Crafts	2,428	7,559
Property Repairs	-	2,270
	93,902	101,005
Support costs		
Management		
Wages	5,544	5,232
Telephone	873	1,009
Postage and stationery	265	2,427
Advertising	288	398
	6,970	9,066

Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

	31.3.24 £	31.3.23 £
Management		
Finance		
Bank charges	8	-
Depreciation of tangible fixed assets	2,839	5,627
	2,847	5,627
Information technology		
Repairs and renewals	3,398	2,826
Governance costs		
Accountancy and legal fees	690	810
Book keeping	1,800	1,892
Subscriptions	396	-
	2,886	2,702
Total resources expended	110,623	121,226
Net income	20,928	7,100

REGISTERED CHARITY NUMBER: 1169976

Report of the Trustees and

Financial Statements for the Year Ended 31 March 2024

for

Women of Worth

Rowlinson Rainbow & Company
5/7 New Road
Radcliffe
Greater Manchester
M26 1LS

Women of Worth

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for the Year Ended 31 March 2024

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Women of Worth

Chairman's Report
for the Year Ended 31 March 2024

Introduction

The trustees of Women of Worth (WoW) present their annual report for the year ending 31st March 2024. The financial statements have been prepared in accordance with the accounting policies set out in note one to the financial statements and comply with the charity's Constitution and the Charities Act 2011 and "According and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the U.K and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

Chair's Report

I am pleased to act as chair for this current year and to date, and report on the activities, achievements and performances as follows:

The Women of Worth charity was registered on 1st November 2016 to continue the excellent work started in early 2016 as a non-profit organisation.

The last twelve months we have seen an increase of the numbers of vulnerable women presenting from the NHS, Mental Health Services, Probation, Police, and local community groups. This appears to be against a backdrop financial hardship caused by the current economic climate affecting the cost of living.

We have responded to this increased need by providing more food and essential items packs. In addition, we are working in partnership with other services such as food banks to link our women to local venues where they can access resources. We have responded to the Cost-of-living crisis by facilitating cost of living sessions in both one-to-one settings and groups. We undertake benefit checks to ensure that women are receiving the correct benefits, we provide information on benefits including the Government's Cost of Living payments and signpost them to where they can help with claiming, for example Citizens Advice. We have also focused on saving money on energy including sessions on 'Heat the Human, Not the Home' and providing 'Belly warmer' packs.

We continue to raise awareness about the impact of Menopause and co work with Bury live well service, courses are in house but we are also able to access courses at the Bury castle leisure centre.
An increase in referrals from women experiencing domestic abuse, has led to us putting on more groups such as the New Directions Programme. We continue to work closely with partnership agencies for example Safe Net, IDVA, and Victim Liaison to offer 'wrap around' support for such clients. For all women who use the Centre we continue to maintain and develop links with services such as Housing and Bury Live Well Service to ensure they access support to meet their needs.

We also have in house citizen advice worker who provides information advice and guidance.

We were successful in acquiring funding including the National Lottery (Community Fund) in 2020 which finished Mar 2024. We secured funds from Outreach of £9400.00 per year which will continue. Throughout the year we have also received £10000 from Lottery, £10000 Garfield and Weston, Cost of living £2000 and postcode lottery £25000 funding . Funding received from donations included from local councillors. Over the next year we will be identifying more funding opportunities and pursuing bids.

In addition, we have expanded our self-funding activities attending craft fairs and events such as 'pop up' shops which have provided an opportunity to make money from the sale of items created by the women as part of our programme of therapeutic well-being. Such events also enabled us to raise awareness about our charity and network. Over the year we have raised an excess of £6,000 from these activities.

We continue our involvement with GMWSA (Greater Manchester Women Service Alliance), and we are pleased to say that the contract was renewed. The contract includes continued provision of needs assessment, support planning and interventions for women who attend the centre who are in the criminal justice system. The continued work includes preventative work by engaging clients with the most appropriate services and support.
Service user feedback acquired by completion of the satisfaction questionnaire completed by women shown below.
Service User Feedback (taken from Questionnaire) April 2023 to March 2024.

Feedback collected Percentage

Women of Worth

Chairman's Report
for the Year Ended 31 March 2024

Overall service - Very Satisfied/ Satisfied

85% very satisfied, 13% satisfied

The person supporting them. - Very Satisfied/Satisfied

84.4% very satisfied , 14.6% satisfied

Understanding of needs - Very Satisfied/ Satisfied

81% very satisfied, 19 % satisfied

Qualitative Feedback

Below are comments from women (from the questionnaire) using the service about their experience of the service:-

"Fantastic and amazing at what they do"

"They have been amazing"

"The generosity of this organisation helps so many people including myself and with the support they get they go above and beyond"

"The support given whether it is struggling with mental health or struggling with cost of living they help where they can"

"There service is outstanding. I just feel they could receive more funding"

"Positive changes - Finding a work life balance and making time for self when needed."

Our goals in the coming year are to continue to maintain the exacting standards of service.

I wish to say a huge thank you to the Trustees, staff and volunteers for their outstanding work and commitment over the last 12 months. I want to extend this to the Accountant and the Bookkeeper.

Hellen Perry (Chair)

Report of the Trustees
for the Year Ended 31 March 2024

The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1169976

Principal address

5-7 New Road
Radcliffe
Manchester
M26 1LS

Trustees

Mrs H Perry Chair
Mrs G Williams Trustee
Mrs D E Giamas Treasurer
Mrs N S Harries Trustee
Ms S Moran Trustee (resigned 31.3.24)
Ms T Waugh Trustee (appointed 31.3.24)

Independent Examiner

David A Rainbow
Rowlinson Rainbow & Company
5/7 New Road
Radcliffe
Greater Manchester
M26 1LS

Bankers

Lloyds Bank PLC
1 Legg Street
Chelmsford
CM1 1JS

Approved by order of the board of trustees on H. Perry and signed on its behalf by:

D Giamas

Mrs D E Giamas - Trustee

Independent Examiner's Report to the Trustees of
Women of Worth

Independent examiner's report to the trustees of Women of Worth
I report to the charity trustees on my examination of the accounts of Women of Worth (the Trust) for the year ended 31 March 2024.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's 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:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have 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 accounts to be reached.

David A Rainbow
The Certified Public Accountants Association

Rowlinson Rainbow & Company
5/7 New Road
Radcliffe
Greater Manchester
M26 1LS

Date: 20/1/25

Women of Worth

Statement of Financial Activities
for the Year Ended 31 March 2024

	Notes	Unrestricted fund £	Restricted fund £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		48,660	82,841	131,501	124,063
Other trading activities	2	50	-	50	4,263
Total		48,710	82,841	131,551	128,326
EXPENDITURE ON					
Raising funds		-	620	620	-
Charitable activities					
Activites		29,985	74,186	104,171	114,860
Other		5,832	-	5,832	6,366
Total		35,817	74,806	110,623	121,226
NET INCOME		12,893	8,035	20,928	7,100
RECONCILIATION OF FUNDS					
Total funds brought forward		8,341	50,919	59,260	52,160
TOTAL FUNDS CARRIED FORWARD		21,234	58,954	80,188	59,260

The notes form part of these financial statements

Women of Worth

Balance Sheet
31 March 2024

	Notes	Unrestricted fund £	Restricted fund £	31.3.24 Total funds £	31.3.23 Total funds £
FIXED ASSETS					
Tangible assets	5	1,312	10,045	11,357	12,556
CURRENT ASSETS					
Cash at bank		19,262	58,598	77,860	52,450
CREDITORS					
Amounts falling due within one year	6	660	(9,689)	(9,029)	(5,746)
NET CURRENT ASSETS		19,922	48,909	68,831	46,704
TOTAL ASSETS LESS CURRENT LIABILITIES		21,234	58,954	80,188	59,260
NET ASSETS		21,234	58,954	80,188	59,260
FUNDS	7				
Unrestricted funds				21,234	8,341
Restricted funds				58,954	50,919
TOTAL FUNDS				80,188	59,260

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

D E Giamas

.....
Mrs D E Giamas - Trustee

H. Perry

.....
Mrs H Perry - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
All equipment is valued at cost and depreciated -

IT Equipment - Over 3 years straight line.

Other Equipment - Over 4 years straight line

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.3.24	31.3.23
	£	£
Fundraising events	50	4,263

continued...

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	3,501	120,562	124,063
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Charitable activities			
Activites			
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Other	5,630	736	6,366
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TOTAL FUNDS CARRIED FORWARD	8,341	50,919	59,260

continued...

5. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
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Additions	-	1,640	1,640
At 31 March 2024	13,709	14,897	28,606
DEPRECIATION			
At 1 April 2023	6,962	7,448	14,410
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At 31 March 2024	8,311	8,938	17,249
NET BOOK VALUE			
At 31 March 2024	5,398	5,959	11,357
At 31 March 2023	6,747	5,809	12,556

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24 £	31.3.23 £
Other creditors	9,029	5,746

7. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	8,341	12,893	21,234
Restricted funds			
Charity Accounts	50,919	8,035	58,954
TOTAL FUNDS	59,260	20,928	80,188

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	48,710	(35,817)	12,893
Restricted funds			
Charity Accounts	82,841	(74,806)	8,035
TOTAL FUNDS	131,551	(110,623)	20,928

continued...

7. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

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Unrestricted funds			
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Restricted funds			
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TOTAL FUNDS	52,160	7,100	59,260

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
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Restricted funds			
Charity Accounts	120,562	(101,876)	18,686
TOTAL FUNDS	128,326	(121,226)	7,100

A current year 12 months and prior year 12 months combined position is as follows:

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Unrestricted funds			
General fund	19,927	1,307	21,234
Restricted funds			
Charity Accounts	32,233	26,721	58,954
TOTAL FUNDS	52,160	28,028	80,188

continued...

7. MOVEMENT IN FUNDS - continued

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	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	56,474	(55,167)	1,307
Restricted funds			
Charity Accounts	203,403	(176,682)	26,721
TOTAL FUNDS	259,877	(231,849)	28,028

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

	31.3.24 £	31.3.23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	16,770	3,495
Gift aid	-	6
Big Lottery	10,000	20,000
Urban Outreach	21,890	-
Garfield Weston	10,000	-
GMWSA	45,841	56,989
Ministry of Justice	-	38,583
Bury Cost of Living	2,000	-
Six Town Housing	-	2,000
River Valley	-	2,990
Post Code Lottery	25,000	-
	131,501	124,063
Other trading activities		
Fundraising events	50	4,263
Total incoming resources	131,551	128,326
EXPENDITURE		
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Purchases	620	-
Charitable activities		
Contractors	71,535	64,557
Sundries	756	93
Premises Costs	16,413	17,478
Office Costs	34	996
Therapies	140	1,483
Travel	45	526
Training	-	600
Insurance	2,075	1,400
Repairs & Renewals	476	4,043
Arts & Crafts	2,428	7,559
Property Repairs	-	2,270
	93,902	101,005
Support costs		
Management		
Wages	5,544	5,232
Telephone	873	1,009
Postage and stationery	265	2,427
Advertising	288	398
	6,970	9,066

Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

	31.3.24 £	31.3.23 £
Management		
Finance		
Bank charges	8	-
Depreciation of tangible fixed assets	2,839	5,627
	2,847	5,627
Information technology		
Repairs and renewals	3,398	2,826
Governance costs		
Accountancy and legal fees	690	810
Book keeping	1,800	1,892
Subscriptions	396	-
	2,886	2,702
Total resources expended	110,623	121,226
Net income	20,928	7,100

WOMEN OF WORTH

England & Wales - Charity number 1169976

Accounts

REGISTERED CHARITY NUMBER: 1169976

Report of the Trustees and

Financial Statements for the Year Ended 31 March 2023

for

Women of Worth

Rowlinson Rainbow & Company
5/7 New Road
Radcliffe
Greater Manchester
M26 1LS

Women of Worth

Chairman's Report
for the Year Ended 31 March 2023

Intrduction

The trustees of Women of Worth (WoW) present their annual report for the year ending 31st March 2023. The financial statements have been prepared in accordance with the accounting policies set out in note one to the financial statements and comply with the charity's Constitution and the Charities Act 2011 and "According and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the U.K and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

Chair's Report

I am pleased to act as chair for this current year and to date, and report on the activities, achievements and performances as follows:
The Women of Worth charity was registered on 1st November 2016 to continue the excellent work started in early 2016 as a non-profit organisation.
The last twelve months we have seen an increase of the numbers of vulnerable women presenting from the NHS, Mental Health Services, Probation, Police, and local community groups. This appears to be against a backdrop financial hardship caused by the current economic climate affecting the cost of living.
We have responded to this increased need by providing more food and essential items packs. In addition, we are working in partnership with other services such as food banks to link our women to local venues where they can access resources. We have responded to the Cost-of-living crisis by facilitating cost of living sessions in both one-to-one settings and groups. We undertake benefit checks to ensure that women are receiving the correct benefits, we provide information on benefits including the Government's Cost of Living payments and signpost them to where they can help with claiming, for example Citizens Advice. We have also focused on saving money on energy including sessions on 'Heat the Human, Not the Home' and providing 'Belly warmer' packs.
To promote financial resilience for women interested in becoming self-employed we also facilitated a course on how to start your own business.

Raised public awareness about the impact of Menopause and the planned changes to employment law, encouraged us to start developing links to relevant services and to start planning provision of awareness sessions at the Centre.

An increase in referrals from women experiencing domestic abuse, has led to us putting on more groups such as the New Directions Programme. We continue to work closely with partnership agencies for example SafeNet, IDVA, and Victim Liaison to offer 'wrap around' support for such clients. For all women who use the Centre we continue to maintain and develop links with services such as Housing and Bury Living Well Service to ensure they access support to meet their needs.

We were successful in acquiring funding including the National Lottery (Community Fund) in 2020 which is now in the final year. We secured funds of £2000 from Irwell Valley and an additional £2000 from Six Town Housing. In addition, we acquired funds of over £2000 from Pitch funding. Funding received from donations included from local councillors. Over the next year we will be identifying more funding opportunities and pursuing bids.

In addition, we have expanded our self-funding activities attending craft fairs and events such as 'pop up' shops which have provided an opportunity to make money from the sale of items created by the women as part of our programme of therapeutic well-being. Such events also enabled us to raise awareness about our charity and network. Over the year we have raised an excess of £2,500 from these activities.

We continue our involvement with GMWSA (Greater Manchester Women Service Alliance), and we are pleased to say that the contract was renewed. The contract includes continued provision of needs assessment, support planning and interventions for women who attend the centre who are in the criminal justice system. The continued work includes preventative work by engaging clients with the most appropriate services and support.

Service user feedback acquired by completion of the satisfaction questionnaire completed by women shown below.

Service User Feedback (taken from Questionnaire) April 2022 to March 2023

Feedback collected Percentage

Overall service - Very Satisfied/ Satisfied?

Ninety-six percent were very satisfied.
Four percent satisfied.

The person supporting them. - Very Satisfied/Satisfied?

Ninety-three percent were very satisfied.-
6.5% were satisfied.

Understanding of needs - Very Satisfied/ Satisfied?

Ninety-five percent very satisfied.
Five percent satisfied.

Qualitative Feedback

Below are comments from women (from the questionnaire) using the service about their experience of the service.

"A wonderful service they understood me and helped me get my head/brain in gear. My life is now back on track. I had a bad start to last year and everything went wrong they helped me get things sorted."
"Good level of support and advice regular meetings twice a week and extra sessions when needed. I have been referred to training courses which have helped me change career."
"Listens (the person supporting me) helpful, gives time and goes out of her way to help."

Our goals in the coming year are to continue to maintain the exacting standards of service. We are looking to develop the service delivery with Citizens Advice to respond to the increasing need for debt advice. Since the restrictions of COVID we are also looking to reintroduce well-being therapies at the Centre, so will be pursuing available funding.

I wish to say a huge thank you to the Trustees, staff and volunteers for their outstanding work and commitment over the last 12 months. I want to extend this to the Accountant and the Bookkeeper.

Report of the Trustees
for the Year Ended 31 March 2023

The trustees present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1169976

Principal address

Bridge House, 5-9 Stand Lane
Radcliffe
Manchester
M26 1NW

Trustees

Mrs H Perry Treasurer
Mrs G Williams Trustee
Mrs D E Giamas Treasurer
Mrs N S Harries Trustee
Ms S Moran Chair

Independent Examiner

David A Rainbow
Rowlinson Rainbow & Company
5/7 New Road
Radcliffe
Greater Manchester
M26 1LS

Bankers

Lloyds Bank PLC
1 Legg Street
Chelmsford
CM1 1JS

Approved by order of the board of trustees on 26.01.24 and signed on its behalf by:

D Giamas

Mrs D E Giamas - Trustee

Independent Examiner's Report to the Trustees of
Women of Worth

Independent examiner's report to the trustees of Women of Worth
I report to the charity trustees on my examination of the accounts of Women of Worth (the Trust) for the year ended 31 March 2023.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's 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:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have 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 accounts to be reached.

David A Rainbow
The Certified Public Accountants Association

Rowlinson Rainbow & Company
5/7 New Road
Radcliffe
Greater Manchester
M26 1LS

Date: 20/1/24

Women of Worth

Statement of Financial Activities
for the Year Ended 31 March 2023

	Notes	Unrestricted fund £	Restricted fund £	31.3.23 Total funds £	31.3.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		3,501	120,562	124,063	99,375
Other trading activities	2	4,263	-	4,263	-
Total		7,764	120,562	128,326	99,375
EXPENDITURE ON					
Charitable activities					
Activites					
		13,720	101,140	114,860	104,290
Other		5,630	736	6,366	620
Total		19,350	101,876	121,226	104,910
NET INCOME/(EXPENDITURE)		(11,586)	18,686	7,100	(5,535)
RECONCILIATION OF FUNDS					
Total funds brought forward		19,927	32,233	52,160	57,695
TOTAL FUNDS CARRIED FORWARD		8,341	50,919	59,260	52,160

The notes form part of these financial statements

Women of Worth

Balance Sheet
31 March 2023

	Notes	Unrestricted fund £	Restricted fund £	31.3.23 Total funds £	31.3.22 Total funds £
FIXED ASSETS					
Tangible assets	5	-	12,556	12,556	1,565
CURRENT ASSETS					
Cash at bank		8,341	44,109	52,450	61,427
CREDITORS					
Amounts falling due within one year	6	-	(5,746)	(5,746)	(10,832)
NET CURRENT ASSETS		8,341	38,363	46,704	50,595
TOTAL ASSETS LESS CURRENT LIABILITIES		8,341	50,919	59,260	52,160
NET ASSETS		8,341	50,919	59,260	52,160
FUNDS	7				
Unrestricted funds				8,341	19,927
Restricted funds				50,919	32,233
TOTAL FUNDS				59,260	52,160

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

D E Giamas

Mrs D E Giamas - Trustee

H. Perry

Mrs H Perry - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
All equipment is valued at cost and depreciated -

IT Equipment - Over 3 years straight line.

Other Equipment - Over 4 years straight line

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.3.23	31.3.22
	£	£
Fundraising events	4,263	-

continued...

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	5,049	94,326	99,375
EXPENDITURE ON			
Charitable activities			
Activites	1,161	103,129	104,290
Other	-	620	620
Total	1,161	103,749	104,910
NET INCOME/(EXPENDITURE)	3,888	(9,423)	(5,535)
RECONCILIATION OF FUNDS			
Total funds brought forward	16,039	41,656	57,695
TOTAL FUNDS CARRIED FORWARD	19,927	32,233	52,160

continued...

5. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2022	5,819	4,529	10,348
Additions	7,890	8,728	16,618
At 31 March 2023	13,709	13,257	26,966
DEPRECIATION			
At 1 April 2022	4,713	4,070	8,783
Charge for year	2,249	3,378	5,627
At 31 March 2023	6,962	7,448	14,410
NET BOOK VALUE			
At 31 March 2023	6,747	5,809	12,556
At 31 March 2022	1,106	459	1,565

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23 £	31.3.22 £
Other creditors	5,746	10,832

7. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	19,927	(11,586)	8,341
Restricted funds			
Charity Accounts	32,233	18,686	50,919
TOTAL FUNDS	52,160	7,100	59,260

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	7,764	(19,350)	(11,586)
Restricted funds			
Charity Accounts	120,562	(101,876)	18,686
TOTAL FUNDS	128,326	(121,226)	7,100

continued...

7. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	16,039	3,888	19,927
Restricted funds			
Charity Accounts	41,656	(9,423)	32,233
TOTAL FUNDS	57,695	(5,535)	52,160

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	5,049	(1,161)	3,888
Restricted funds			
Charity Accounts	94,326	(103,749)	(9,423)
TOTAL FUNDS	99,375	(104,910)	(5,535)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.21 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	16,039	(7,698)	8,341
Restricted funds			
Charity Accounts	41,656	9,263	50,919
TOTAL FUNDS	57,695	1,565	59,260

continued...

7. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	12,813	(20,511)	(7,698)
Restricted funds			
Charity Accounts	214,888	(205,625)	9,263
TOTAL FUNDS	227,701	(226,136)	1,565

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

Women of Worth

Detailed Statement of Financial Activities
for the Year Ended 31 March 2023

	31.3.23 £	31.3.22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	3,495	6,735
Gift aid	6	-
Albert Hunt	-	3,000
Big Lottery	20,000	40,000
Bury MBC	-	2,950
GMWSA	56,989	32,981
Manchester Credit	-	1,340
Ministry of Justice	38,583	11,672
Other	-	697
Six Town Housing	2,000	-
River Valley	2,990	-
	124,063	99,375
Other trading activities		
Fundraising events	4,263	-
Total incoming resources	128,326	99,375
EXPENDITURE		
Charitable activities		
Contractors	64,557	81,879
Sundries	93	-
Premises Costs	17,478	13,560
Office Costs	996	4,003
Equipment	-	281
Therapies	1,483	1,375
Travel	526	480
Training	600	-
Insurance	1,400	216
Repairs & Renewals	4,043	-
Arts & Crafts	7,559	-
Property Repairs	2,270	-
	101,005	101,794
Support costs		
Management		
Wages	5,232	-
Telephone	1,009	-
Postage and stationery	2,427	-
Advertising	398	-
	9,066	-
Finance		
Fixtures and fittings	2,249	2,496
Carried forward	2,249	2,496

Women of Worth

Detailed Statement of Financial Activities
for the Year Ended 31 March 2023

	31.3.23 £	31.3.22 £
Finance		
Brought forward	2,249	2,496
Computer equipment	3,378	-
	5,627	2,496
Information technology		
Repairs and renewals	2,826	-
Governance costs		
Accountancy and legal fees	810	620
Book keeping	1,892	-
	2,702	620
Total resources expended	121,226	104,910
Net income/(expenditure)	7,100	(5,535)

Women of Worth

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for the Year Ended 31 March 2023

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WOMEN OF WORTH

England & Wales - Charity number 1169976

Accounts

WOMEN OF WORTH

Registered Charity No. 1169976

Report of the Trustees
and
Unaudited Financial Statements
for the year ended 31 March 2022

Women of Worth

Report of the Trustees and Unaudited Financial Statements for the year ended 31 March 2022

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Women of Worth
Trustees' Annual Report
For the year ended 31 March 2022

Introduction

The trustees of Women of Worth (WOW) present their annual report for the year ending 31 March 2022. The financial statements have been prepared in accordance with the accounting policies set out in note one to the financial statements and comply with the charity's Constitution and the Charities Act 2011 and "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)" (as amended for accounting periods commencing from 1 January 2016).

Chair's Report

I am pleased to act as Chair for this current year and to date, and report on the activities, achievements and performance as follows:

The Women of Worth charity was registered on 1st November 2016 to continue the good work started in early 2016 as a non-profit organisation.

This last twelve months have been a challenge due to the covid pandemic, as an organisation we needed to change the way in which we worked and also the delivery of our services. It was important for our women to know that we were working hard to ensure that they are at the heart of what we do whilst working in a different way.

I believe we are now moving forward and that the day to day delivery of services is much more settled. We as an organisation have worked hard and have learnt from these experiences. This has enabled us to identify areas to develop, for example our wellbeing programme. We have found a new venue to deliver our physical activities this has increased the attendance for these sessions.

We have concerns for the energy crisis and the increase of the cost living, but we are now putting things in place to respond to this in a proactive way as we believe things will only become more difficult for our women and their families.

We are looking at adding to our services and are in discussions with the CAB to deliver a fortnightly drop in session on site where people can and will receive help and support. We are also linking with Bury college to provide regular wellbeing sessions (onsite) which have been extremely successful in the past. We have also recommenced the crafting group with various creative activities to help with mental health.

We are part of GMWSA (Greater Manchester Women Service Alliance) who are in discussion with NPS (national probation service) due to the contract now being put out to tender, we are looking at how to continue to develop further provision for the most vulnerable in the criminal justice system .

Current funding in the present climate has been extremely difficult and, unfortunately, we have been unsuccessful in bids for core costs, although we have secured smaller pockets of funding to continue wellbeing and domestic abuse sessions. We will be making contact with our big lottery champion in the near future to discuss continuation funding and possibly Awards for All. We will be looking at broadening our search for potential funders. We are recommencing and developing venues for crafty for charity which is our own funding raising event.

As a board we would like to increase the number of trustees and we have approached a number of people but unfortunately we have not been successful in recruiting anyone as yet, but we will continue to seek appropriate people to bring in to the organisation.

I would like to thank the team and the trustees for all their hard work commitment and dedication over these difficult times.

Sonia Moran (Chair)

Mission Statement

To provide tailored support to enable women to find their own capacity in order to help themselves become more resilient, increase self-efficacy and fulfil their true potential.

Beliefs and Aims

All staff has a belief that women can make positive changes in their lives and we provide then with the help and support to give them hope to believe they can face and deal with adversity. By providing one-to one support, group activities, advice, information, access to specialist services and support we strive to empower women to become independent and more informed. We aim to make "Women of Worth".

Our Values and Vision

Our values are to respect the dignity of every woman accessing services without conditions or limitations. We do this by promoting a culture of honesty and adopting a non-judgemental approach to work. We are not afraid to champion new and different ways of working to adapt and move with the times and current presenting issues.

Our vision is to build up a local community where all women, especially those identified as vulnerable or marginalised, can grow and thrive to regain their status as 'Women of Worth'. We will continue to provide tailored support to enable women to find their own capacity to help themselves, become more resilient, increase self-efficacy and fulfil their true potential.

Objects of the Charity

WOW was set up for the relief of women and their children who are in need, by reason of youth, age, ill health, disability, financial hardship or other disadvantage; by the provision of support, information, advice and any activities designed to relieve those needs.

WOW is a women's only community project providing specialist needs-led support services for women who are vulnerable, have multiple complex needs and who are often isolated and excluded from society because of their lifestyle circumstances. WOW is based in a deprived area with low socio-economic status and most of the families are on benefits. Common presenting issues are alcohol and drugs dependency, difficulties with mental and physical health, relationships, offending, problems managing emotions and anger, domestic abuse, debt, lack of work experience, housing issues and a lack of education and employment skills.

Referrals to the centre are from a range of statutory and voluntary agencies such as Mental Health Team, Domestic Violence Organisations, Police, Town Centre Shops, Holding Families/Troubled Families and City Hearts, the latter referring women who have been trafficked.

The Centre aims to offer a safe and supportive environment run by women for women, without exclusion.

We strive:

- to help women become emotionally resilient, stronger and more independent.
- to support women to achieve aims, reach potential and work towards their own personal fulfilment.
- to strengthen social inclusion and increase economic proficiency therefore reducing oppression, inequality and social segregation

The Centre provides a rolling programme of workshops that are relevant to women. These learning programmes provide the stepping stones to increase self-belief and improved levels of confidence, enabling women to address their issues and build a better life for themselves and their families.

Statement of Public Benefit

In meeting these objects, the charity's public benefit aim is to maintain, complete and apply for funding that supports activities as detailed above. The charity has met its objectives by sticking to the guidelines of the grants applied for.

In setting out policy and planning these activities the trustees have given consideration to the Charity Commission's general guidance on public benefit.

The Charities Act identifies thirteen charitable purposes as being for the public benefit. Women of Worth meets the public benefit principles by focusing on four of those charitable purposes:

- the advancement of education.
- the advancement of health or the saving of lives.
- the advancement of community development.
- the advancement of human rights.

Financial Review

Women of Worth relies on a combination of statutory funding and smaller charitable grants mainly focused on services for women. As an organisation we have a fundraising strategy and are actively involved in fundraising activities. WOW works hard to ensure that the service provided is inclusive and that users of the service are involved in every aspect of our service. This includes service user involvement in raising funds through the creation of products made by them which are sold to raise funds. We also rely on charitable donations.

This period of activity has seen a reduction in the core funds to the effect that the core funds stand at £52,160 at the 31 March 2022. The trustees are actively working on new sources of income and funding bids.

Reserves Policy and Going Concern

Unrestricted reserves are considered to be that part of the Charity's funds which are freely available for its general purpose after it has met its commitments and covered its other planned expenditure. These unrestricted funds are needed to bridge the gap between the spending and receiving of income and to cover administrative, fundraising and support costs without which the Charity could not function. The Reserves Policy of the charity states that the targeted level of operating reserves should be at least equal to three months of average recurring operating costs. This target is to equal three months of average operating costs including rent and operational costs of the self-employed staff.

The unrestricted reserves were standing at £19,927 at 31 March 2022 are below the preferred level set out in the policy.

Since the period end there has been no unexpected expenditure and the viability of the charity remains financially sound.

Reference and Administrative Information

Charity Number:	1169976	
Registered Office:	Bridge House, No 5-9, 1 Stand Lane, Radcliffe, Manchester, M26 1NW	
Advisors:	Independent Examiner:	Be Buoyant Limited, Reinsbrook, Sambourne Park Sambourne, B96 6PE
	Bankers:	Lloyds Bank, 1 Legg Street, Chelmsford, Essex, CM1 1JS
	Bookkeeping & Finance:	A Mead Bookkeeping, Exchange Street, Edenfield, Rossendale, BL0 0LA

Trustees
The Trustees serving during the year and since the period end were as follows:

Chair:	Ms Sonia Moran
Treasurer:	Ms Dawn Giamas MBE
Secretary:	Ms Hellen Perry
Trustee:	Ms Giselle Williams
Trustee:	Ms Natasha Gollem

Structure, Governance and Management

Governing Document
Women of Worth is a charitable incorporated organisation governed by its Constitution and was registered as a charity with the Charity Commission on 1st November 2016.

Appointment of Trustees
The first trustees Sonia Moran, Dawn Giamas and Hellen Perry were appointed through its Constitution dated 1st October 2016. There should be a minimum of two trustees and trustees are recruited to ensure that the board of trustees has the requisite range of experience and skills to effectively manage the Trust.

Organisation
The Board of Trustees administer the charity. The trustees meet independently and liaise regularly in person, by email and telephone. The Board normally meets quarterly and collates information prepared by the bookkeeper, treasurer and the Chair. A precis of the reports is presented to the quarterly board meeting.

Related parties and co-operation with other organisations
Certain trustees have received remuneration for their work providing specialist services to the charity, in accordance with Charities Act 2011 (CA11 Section 4). In the current year those services were provided as project/support work. No remuneration has been provided to any trustee in their capacity of charity trustee nor under any contract of employment.

Risk Management
The monitoring and management of risk is a dynamic process and the charity faces some level of risk in the activities, events and contracts that it engages in. The trustees have a risk management strategy which comprises:

- ongoing review of the principal risks and uncertainties that the charity may face;
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and
- the implementation of procedures designed to minimise or manage any potential impact the charity should those risks materialise.
    - Governance risks - eg inappropriate organisational structure, difficulties recruiting trustees with relevant skills, conflict of interest;
    - Financial risks - eg accuracy and timeliness of financial information, adequacy of reserves and cash flow, diversity of income sources;
    - External risks - eg public perception and adverse publicity, demographic changes, government policy;
    - Compliance with law and regulation - eg breach of trust law and regulatory requirements of particular activities such as fund-raising.

The charity's review of its risk management will continue to help ensure:

- the charity's aims are achieved more effectively;
- significant risks are known and monitored enabling trustees to make a more effective contribution;
- there is improved forward planning

Trustees' Responsibilities in Relation to the Financial Statements

The trustees, who are also the directors of Women of Worth for the purpose 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).

Company law 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, including the income and expenditure, of the charitable company for that 12 month 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 judgements and estimates that are reasonable and prudent; and
- 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 disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved on behalf of the Trustees

D Giamas.

Trustee Dawn Giamas.
Date XXXX 27.1.23.

H. Perry

Trustee H. PERRY
Date XXXXX
27-1-23

Women of Worth
Independent Examiner's Report
to the Trustees of Women of Worth
For the year ended 31 March 2022

I report to the trustees on my examination of the financial statements for Women of Worth, Charity No 1169976 for the year ending 31 March 2022 which are set out on pages 9 to 18.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

In accordance with your instructions, I have compiled these unaudited financial statements in order to assist your statutory responsibilities, from the accounting records and information and explanations supplied to me.

Independent examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act
- the financial statements do not accord with the accounting records
- the financial statements did not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as 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 order to enable a proper understanding of the financial statements to be reached.

Kay Merrick

Kay Merrick ACMA
Be Buoyant Limited
Reinsbrook
Sambourne Park
Sambourne
B96 6PE

Dated: 30 January 2023

	Note	Unrestricted 2022 £	Restricted 2022 £	TOTAL 2022 £	Unrestricted 2021 £	Restricted* 2021 £	TOTAL* 2021 £
INCOME FROM:							
Donations and legacies	4	**5,009**	**1,726**	**6,735**	1,500	-	1,500
Charitable activities	5	**40**	**92,600**	**92,640**	-	106,811	106,811
TOTAL INCOME		**5,049**	**94,326**	**99,375**	1,500	106,811	108,311
EXPENDITURE ON:							
Charitable activities	6	**1,182**	**105,165**	**106,347**	8,251	82,243	90,494
TOTAL EXPENDITURE		**1,182**	**105,165**	**106,347**	8,251	82,243	90,494
NET INCOME/(EXPENDITURE)		**3,867**	**(10,839)**	**(6,972)**	(6,751)	24,568	17,817
Transfer between funds		**21**	**(21)**	**-**	247	(247)	-
NET MOVEMENT IN FUNDS		**3,888**	**(10,860)**	**(6,972)**	(6,504)	24,321	17,817
Fund balances brought forward		**16,039**	**43,093**	**59,132**	22,543	18,772	41,315
TOTAL FUNDS CARRIED FORWARD		**19,927**	**32,233**	**52,160**	16,039	43,093	59,132

The statement of financial activities includes all gains and losses recognised during the year.

All income and expenditure derive from continuing activities.

* Restated - see Note 1

Women of Worth
Balance Sheet
As at 31 March 2022

Charity No 1169976

	Notes	2022		2021*	
		£	£	£	£
FIXED ASSETS					
Tangible assets	10		1,565		2,616
CURRENT ASSETS					
Cash at bank and in hand		61,427		62,433	
		61,427		62,433	
CREDITORS : amounts falling due within one year	11	(10,832)		(5,917)	
NET CURRENT ASSETS			50,595		56,516
TOTAL ASSETS LESS CURRENT LIABILITIES			52,160		59,132
FUNDS					
Unrestricted			19,927		16,039
Restricted	14		32,233		43,093
TOTAL FUNDS			52,160		59,132

* Restated - see Note 1

The financial statements were approved and authorised for issue by the Board on and signed on its behalf by:

Trustee **Trustee**

The financial statements were approved and authorised for issue by the Board on XX January 2023 and signed on its behalf by:

27/1/23

Truste
e **Trustee** 2.

D Thomas. H. Perry

1. Accounting policies

Women of Worth is an incorporated charity registered in England and Wales. The registered office is Bridge House, No 5-9, 1 Stand Lane. Radcliffe. M26 1NW

Accounting Convention
The financial statements have been prepared in accordance with the charity's Constitution, the Charities Act 2011 and "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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

Going Concern
The financial statements have been prepared on the going concern basis.

Prior Year Restatement
The comparative financial information for the year ended 31 March 2021 has been restated to include £5,767 of expenses relating to the financial year which were previously omitted in error. This adjustment increases the costs of total charitable activities in the Income and Expenditure Account from £84,727 previously reported to £90,494. In the comparative Balance Sheet, accruals have increased by £5,767 to £5,917, resulting in Total Assets less Current Liabilities reducing by £5,767 from £64,899 to £59,132. The equivalent error at 31 March 2020 is not considered to be material to these financial statements so has not been included in arriving at the restatement set out above.

Income
Voluntary income, including donations, gifts and legacies, and grants that provide core funding or are of a general nature are recognised where there is entitlement; where any performance conditions have been met; where it is probable that the income will be received, and the amount can be measured reliably.

Donated Services and Facilities
Donated professional services and donated facilities are recognised as income 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 by the charity of the item is probable and that the economic benefit can be measured reliably.
On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to 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.

Fund Accounting
Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Restricted funds are received for specific activities. Once those activities have been completed any minor funds remaining are transferred to the unrestricted funds to set against overheads. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. There were no designated received in the current financial period.

Expenditure and Irrecoverable VAT
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. Expenditure is classified as follows:

- Expenditure on charitable activities includes grants payable and other administration costs to further the purposes of the charity.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1. Accounting policies (continued)

Corporation Tax
As a registered charity the Company benefits from various exemptions from taxation, afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions.

Tangible Fixed Assets
All equipment is valued at cost and depreciated as follows:

IT equipment:	Over 3 years (33.3% straight line)
Other equipment:	Over 4 years (25% straight line)

Debtors
Debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid at the end of the year.

Cash at bank and at hand
Cash at bank includes cash and monies held in the current bank account.

Creditors
Creditors and accruals are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

2. Critical Accounting Estimates and Judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period of the revision and future periods where the revision affects both current and future periods.

3. Legal Status

The Charity is registered with the Charities Commission and is governed by its Constitution.

4. Income from Donations and Legacies

	Unrestricted 2022 £	**Restricted 2022 £**	**TOTAL 2022 £**	Jnrestricted 2021 £	Restricted 2021 £	TOTAL 2021 £
Donations	**5,009**	**1,726**	**6,735**	1,500	-	1,500
Legacies	-	-	-	-	-	-
	5,009	**1,726**	**6,735**	1,500	-	1,500

5. Income from Charitable Activities

	Unrestricted 2022 £	Restricted 2022 £	TOTAL 2022 £	Jnrestricted 2021 £	Restricted 2021 £	TOTAL 2021 £
Charitable Activities	**40**	**92,600**	**92,640**	-	106,811	106,811

Included within Charitable Activities are the following grants:

Albert Hunt	**3,000**	-
Big Lottery	**40,000**	45,000
Bury MBC	**2,950**	-
Bury Resiliance	**-**	1,000
Forever	**-**	4,145
GMWSA	**32,981**	37,000
Manchester Credit	**1,340**	-
Ministry of Justice	**11,672**	-
National Lottery - COVID	**-**	7,235
Other	**657**	431
Outreach	**-**	9,000
Winter Discharge	**-**	3,000
	92,600	106,811

6. Expenditure on Charitable Activities

	Note	Total 2022 £	Total 2021* £
Subcontractors		**81,879**	63,816
Premises		**13,560**	13,560
Office costs		**4,003**	4,558
Equipment		**281**	3,749
Therapies		**1,375**	658
Travel		**480**	590
Training		**216**	40
Insurance		**1,437**	469
Depreciation	10	**2,496**	2,904
		105,727	90,344
Governance costs	7	**620**	150
TOTAL EXPENDITURE		**106,347**	90,494
Unrestricted funds		**1,182**	8,251
Restricted funds		**105,165**	82,243
		106,347	90,494

* Restated - see Note 1

7. Fees for Independent Examination

Independent examination charges for the year were £620 (2021: £150).

8. Trustees

None of the trustees (or any person connected to them) received any remuneration for trustee duties during the year. Fees received as specialist support workers subcontracted to the charity were as follows:

	Total 2022	Total 2021*
S Moran	26,184	24,466
D Giamas	23,491	22,299
H Perry	13,800	11,050
	63,475	57,815

* Restated - see Note 1

Reimbursed business and travel expenditure to the trustees was as follows:

	Total 2022	Total 2021
S Moran	-	483
D Giamas	990	-
	990	483

9. Employees

There were no employees of Women of Worth.

10. Tangible Fixed Assets

	Note	Computer Vehicles £	Other Equipment £	Total £
Cost :				
At 1 April 2021		3,840	5,063	8,903
Additions		689	756	1,445
Disposals		-	-	-
At 31 March 2022		4,529	5,819	10,348
Depreciation :				
At 1 April 2021		3,620	2,667	6,287
Charge for the year	6	450	2,046	2,496
Disposals		-	-	-
At 31 March 2022		4,070	4,713	8,783
NBV at 31 March 2022		**459**	**1,106**	**1,565**
NBV at 31 March 2021		220	2,396	2,616

Net book value at 31 March 2022 represents fixed assets used for charitable purposes.

11. Creditors: amounts falling due within one year

	2022 £	2021* £
Trade creditors	**432**	-
Accruals	**10,400**	5,917
	10,832	5,917

* Restated - see Note 1

12. Analysis of Net Assets between Funds

	Unrestricted 2022 £	Restricted 2022 £	TOTAL 2022 £	Jnrestricted 2021 £	Restricted 2021* £	TOTAL 2021* £
Equipment	1,565	-	1,565	2,616	-	2,616
Cash at bank	19,564	41,863	61,427	13,573	48,860	62,433
Current Liabilities	(1,202)	(9,630)	(10,832)	(150)	(5,767)	(5,917)
	19,927	32,233	52,160	16,039	43,093	59,132

* Restated - see Note 1

13. Analysis of Charitable Funds

	Balance at 1 April 2021* £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted Funds	16,039	5,049	(1,182)	21	19,927
Restricted Funds	43,093	94,326	(105,165)	(21)	32,233
Total Funds	59,132	99,375	(106,347)	-	52,160

	Balance at 1 April 2020 £	Incoming Resources £	Resources Expended* £	Transfers £	Balance at 1 April 2021* £
Unrestricted Funds	22,543	1,500	(8,251)	247	16,039
Restricted Funds	18,772	106,811	(82,243)	(247)	43,093
Total Funds	41,315	108,311	(90,494)	-	59,132

* Restated - see Note 1

14. Restricted Funds

The income funds of the charity include restricted funds comprising of the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2021*	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2022
	£	£	£	£	£
GMWCA	6,589	32,981	(35,043)	-	4,527
Big Lottery	1,323	-	(1,323)	-	-
National Lottery	521	-	(521)	-	-
Forever	574	-	(574)	-	-
National Lottery - Covid	5,567	-	(5,567)	-	-
Winter Dishcarge Fund	1,338	-	(1,338)	-	-
Big Lottery 2021	20,000	20,000	(39,880)	-	120
Outreach	1,266	-	(1,266)	-	-
Bury Resiliance	1,000	-	(1,000)	-	-
Albert Hunt		3,000	(1,157)	-	1,843
Big Lottery 2022		20,000	(693)	-	19,307
Manchester Credit		1,340	(1,340)	-	-
Co-Op		1,726	(706)	-	1,020
Ministry of Justice		11,672	(11,672)	-	-
Pitch 2022		2,950	-	-	2,950
Stockport Expenses	141	-	(120)	(21)	-
Balance bfwd	4,774	657	(2,965)	-	2,466
Restricted Fund Balances	43,093	94,326	(105,165)	(21)	32,233

* Restated - see Note 1

15. Related Party Transactions

There were no related party transactions for the trustees in the year ended 31 March 2022 (2021: £Nil) other than those set out in Note 8.

16. Ultimate Controlling Party

The charity is controlled by the Trustees.

17. Post Balance Sheet Events

There are no post balance sheet events to report.

WOMEN OF WORTH

England & Wales - Charity number 1169976

Accounts

WOMEN OF WORTH

Unaudited Financial Statements for the 12 months ending 31st March 2021

Registered Charity No. 1169976

Women of Worth
Unaudited Financial Statements for the 12 Month Period Ended 31st March 2021
Contents

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Women of Worth
Trustees' Annual Report
For the 12 Month Period Ended 31st March 2021

Introduction

The trustees of Women of Worth (WOW) present their annual report for the year ending 31st March 2021. The financial statements have been prepared in accordance with the accounting policies set out in note one to the financial statements and comply with the charity's Constitution and the Charities Act 2011 and "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)" (as amended for accounting periods commencing from 1 January 2016).

Chair's Report

I am pleased to act as Chair for this current year and to date, and report on the activities, achievements and performance as follows:

The Women of Worth charity was registered on 1st November 2016 to continue the good work started in early 2016 as a non-profit organisation. The charity has made remarkable progress in this 12 month period.

I am pleased to report on the following achievements of the charity during the year:

Referrals have increased for domestic abuse and mental health during the pandemic.
We have adapted due to covid and instead of running groups in the centre we went out into the community.
We did covid risk assessments and gained covid assured premises in August 2020.
We did weekly welfare checks on all service users.
Sent three packs out to service users which were,
1 - Covid packs due to change in circumstances containing masks, gloves and hand sanitizer.
2 - To do pack - containing mindfulness books, colouring books, crayons and lip balm.
3 - Wellbeing/pamper packs - Lavender oil, bath soaps and chocolate.
Cards were also sent as a hug in the post
Food parcels were delivered and doorstep visits if clients were at a level of concern or had a history of domestic violence.
One to one sessions did commence on Jan & Feb 21 for service users who were really vulnerable or social isolated.
Staff has completed the following training:-
Bereavement training
Covid training from the local authority
Safeguarding online training
Suicide training
Health and safety level 3
Our audits have been of a high quality and all feedback has been very positive
We have been successful in a number of funding applications.

My thanks go out to all the team that have worked hard with myself and my fellow trustees to make this possible.
Sonia Moran(Chair)

Women of Worth
Trustees' Annual Report
For the 12 Month Period Ended 31st March 2021 (continued)

Mission Statement

To provide tailored support to enable women to find their own capacity in order to help themselves become more resilient, increase self-efficacy and fulfil their true potential.

Beliefs and Aims

All staff has a belief that women can make positive changes in their lives and we provide then with the help and support to give them hope to believe they can face and deal with adversity. By providing one-to one support, group activities, advice, information, access to specialist services and support we strive to empower women to become independent and more informed. We aim to make "Women of Worth".

Our Values and Vision

Our values are to respect the dignity of every woman accessing services without conditions or limitations. We do this by promoting a culture of honesty and adopting a non-judgemental approach to work. We are not afraid to champion new and different ways of working to adapt and move with the times and current presenting issues.

Our vision is to build up a local community where all women, especially those identified as vulnerable or marginalised, can grow and thrive to regain their status as 'Women of Worth'. We will continue to provide tailored support to enable women to find their own capacity to help themselves, become more resilient, increase self-efficacy and fulfil their true potential.

Objects of the Charity

WOW was set up for the relief of women and their children who are in need, by reason of youth, age, ill health, disability, financial hardship or other disadvantage; by the provision of support, information, advice and any activities designed to relieve those needs.

WOW is a women's only community project providing specialist needs-led support services for women who are vulnerable, have multiple complex needs and who are often isolated and excluded from society because of their lifestyle circumstances. WOW is based in a deprived area with low socio-economic status and most of the families are on benefits. Common presenting issues are alcohol and drugs dependency, difficulties with mental and physical health, relationships, offending, problems managing emotions and anger, domestic abuse, debt, lack of work experience, housing issues and a lack of education and employment skills.

Referrals to the centre are from a range of statutory and voluntary agencies such as Mental Health Team, Domestic Violence Organisations, Police, Town Centre Shops, Holding Families/Troubled Families and City Hearts, the latter referring women who have been trafficked.

The Centre aims to offer a safe and supportive environment run by women for women, without exclusion.

We strive:

- to help women become emotionally resilient, stronger and more independent.
- to support women to achieve aims, reach potential and work towards their own personal fulfilment.
- to strengthen social inclusion and increase economic proficiency therefore reducing oppression, inequality and social segregation

The Centre provides a rolling programme of workshops that are relevant to women. These learning programmes provide the stepping stones to increase self-belief and improved levels of confidence, enabling women to address their issues and build a better life for themselves and their families.

Women of Worth
Trustees' Annual Report
For the 12 Month Period Ended 31st March 2021 (continued)

Statement of Public Benefit

In meeting these objects, the charity's public benefit aim is to maintain, complete and apply for funding that supports activities as detailed above. The charity has met its objectives by sticking to the guidelines of the grants applied for.

In setting out policy and planning these activities the trustees have given consideration to the Charity Commission's general guidance on public benefit.

The Charities Act identifies thirteen charitable purposes as being for the public benefit. Women of Worth meets the public benefit principles by focusing on fou of those charitable purposes:

- the advancement of education.
- the advancement of health or the saving of lives.
- the advancement of community development.
- the advancement of human rights.

Financial Review

Wow relies on a combination of statutory funding and smaller charitable grants mainly focused on services for women. As an organisation we have a fundraising strategy and are actively involved in fundraising activities. WOW works hard to ensure that the service provided is inclusive and that users of the service are involved in every aspect of our service. This includes service user involvement in raising funds through the creation of products made by them which are sold to raise funds. We also rely on charitable donations.

The current 12 month period of activity has seen a slow build up in the core funds to the effect that the core funds stand at £64,899 at the 31st March 2021. The trustees are actively working on new sources of income and funding bids.

Reserves Policy and Going Concern

Reserves are considered to be that part of the Trust's funds which are freely available for its general purpose after it has met its commitments and covered its other planned expenditure. These unrestricted funds are needed to bridge the gap between the spending and receiving of income and to cover administrative, fundraising and support costs without which the Trust could not function. The trustees consider that the ideal level of reserves as at 31st March 2021 would be in the region of £10k being 6 months of core administration costs at their current level for insurance, accounting, governance and general admin. The unrestricted reserves were standing at £16,039 at 31st March 2021 and the trustees consider these adequate. Since the period end there has been no unexpected expenditure and the viability of the charity remains financially sound.

Women of Worth
Trustees' Annual Report
For the 12 Month Period Ended 31st March 2021 (continued)

Reference and Administrative Information

Charity Number: 1169976
Registered Office: Bridge House, No 5-9, 1 Stand Lane, Radcliffe, Manchester, M26 1NW

Advisors

Independent Examiner:	Andrew Fry ACMA	The Old Court House, Chapel Street, Dukinfield, SK16 4DT
Bankers:	Lloyds Bank	1 Legg Street, Chelmsford, Essex, CM1 1JS
Bookkeeping & Finance:	A Mead Bookkeeping	Exchange Street, Edenfield, Rossendale, BL0 0LA

Trustees

The Trustees serving during the year and since the period end were as follows:

Chair:	Ms Sonia Moran
Treasurer:	Ms Dawn Giamas MBE
Secretary:	Ms Hellen Perry
Trustee:	Ms Giselle Williams
Trustee:	Ms Natasha Gollem (appointed 27 September 2019)

Structure, Governance and Management

Governing Document

Women of Worth is a charitable incorporated organisation governed by its Constitution and was registered as a charity with the Charity Commission on 1st November 2016.

Appointment of Trustees

The first trustees Sonia Moran, Dawn Giamas and Hellen Perry were appointed through its Constitution dated 1st October 2016. There should be a minimum of two trustees and trustees are recruited to ensure that the board of trustees has the requisite range of experience and skills to effectively manage the Trust.

Organisation

The board of trustees administers the charity. The trustees meet independently and liaise regularly in person, by email and telephone. The board normally meets quarterly and collates information prepared by the bookkeeper, treasurer and the Chair. A precis of the reports is presented to the quarterly board meeting. Since the year end there has been a number of changes in the Board of Trustees:

Related parties and co-operation with other organisations

Certain trustees have received remuneration for their work providing specialist services to the charity, in accordance with Charities Act 2011 (CC11 Section 4). In the current year those services were provided as project/support work. No remuneration has been provided to any trustee in their capacity of charity trustee nor under any contract of employment.

Risk Management

The monitoring and management of risk is a dynamic process and the charity faces some level of risk in the activities, events and contracts that it engages in. The trustees have a risk management strategy which comprises:

- ongoing review of the principal risks and uncertainties that the charity may face;
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and
- the implementation of procedures designed to minimise or manage any potential impact the charity should those risks materialise.
    - Governance risks - eg inappropriate organisational structure, difficulties recruiting trustees with relevant skills, conflict of interest;
    - Financial risks - eg accuracy and timeliness of financial information, adequacy of reserves and cash flow, diversity of income sources;
    - External risks - eg public perception and adverse publicity, demographic changes, government policy;
    - Compliance with law and regulation - eg breach of trust law and regulatory requirements of particular activities such as fund-raising.

The charity's review of its risk management will continue to help ensure:

- the charity's aims are achieved more effectively;
- significant risks are known and monitored enabling trustees to make a more effective contribution;
- there is improved forward planning

Women of Worth
Trustees' Annual Report
For the 12 Month Period Ended 31st March 2021 (continued)

Trustees' Responsibilities in Relation to the Financial Statements

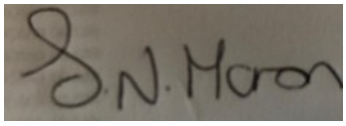
The trustees, who are also the directors of Women of Worth for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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, including the income and expenditure, of the charitable company for that 12 month 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 judgements and estimates that are reasonable and prudent; and
- 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 disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved on behalf of the Trustees



……..

S Moran Date…18/01/2022…….

Trustee

……..

H Perry Date……18/02/2022…….

Trustee

Women of Worth
Independent Examiner's Report
To the Trustees of Women of Worth
For the 12 Month Period Ended 31st March 2021

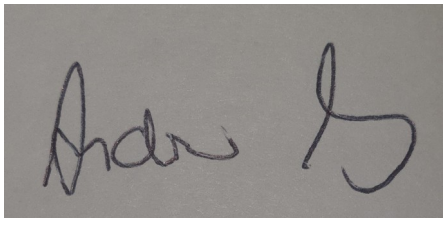
I report to the trustees on my examination of the financial statements of Women of Worth for the year ending 31 March 2021.

Responsibilities and basis of report

This report is made solely to the charity's trustees, as a body, in accordance with Section 145(5)(b) of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Independent examiner's statement
The trustees are responsible for the preparation of the financial statements for the year ended 31st March 2021 set out on pages 10 to 18 and you consider that the company is exempt from audit.

In accordance with your instructions, we have compiled these unaudited financial statements in order to assist your statutory responsibilities, from the accounting records and information and explanations supplied to us.



Andrew Fry ACMA
Frynance Ltd
Chartered Management Accountant
The Old Court House
Chapel Street
Dukinfield

SK16 4DT

Dated: 19/01/2022

Women of Worth
Statement of Financial Activities
(Incorporating the Income and Expenditure Account)
For the 12 Month Period Ended 31st March 2021

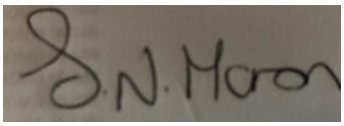
	Notes	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
Income and endowments from:				
Donations and legacies	**4**	1,500	0	1,500
Charitable activities	**6**	0	106,811	106,811
Total income and endowments		**1,500**	**106,811**	**108,311**
Expenditure on:				
Charitable activities	**7**	(8,251)	(76,476)	(84,727)
Total expenditure		**(8,251)**	**(76,476)**	**(84,727)**
Net income	**9**	(6,751)	30,336	23,584
Transfers between funds		247	(247)	0
Net movement in funds		**(6,505)**	**30,089**	**23,584**
Reconciliation of funds				
Total funds brought forward		22,544	18,771	41,315
Total funds carried forward		**16,039**	**48,860**	**64,899**

All of the above amounts relate to continuing activities.

Women of Worth
Balance Sheet
As at 31st March 2021

	Notes	Mar-21 £	Mar-21 £
Fixed Assets			
Equipment	**10**		2,616
Current Assets			
Cash at bank		62,433	
		62,433	
Creditors: amounts falling due within one year	**11**	150	
Net current assets			62,283
Total assets less current liabilities			64,899
Net assets			64,899
Funds	**12**		
Unrestricted funds			16,039
Restricted funds			48,860
Total funds			64,899

The accounts were approved by the Board on 17th January 2022.



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S Moran
Trustee

H Perry
Trustee

Income and Expenditure Account
For the 12 Month Period ended 31 March 2021

1. Accounting policies

Women of Worth is an incorporated charity registered in England and Wales. The registered office is Bridge House, No 5-9, 1 Stand Lane, Radcliffe, M26 1NW

Accounting Convention

The financial statements have been prepared in accordance with the charity's Constitution, the Charities Act 2011 and "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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

Going Concern

The financial statements have been prepared on the going concern basis.

Income

Voluntary income, including donations, gifts and legacies, and grants that provide core funding or are of a general nature are recognised where there is entitlement; where any performance conditions have been met; where it is probable that the income will be received, and the amount can be measured reliably.
Income received in advance of a specific project would be deferred until the criteria for income recognition are met.

Donated Services and Facilities

Donated professional services and donated facilities are recognised as income 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 by the charity of the item is probable and that the economic benefit can be measured reliably.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to 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.

Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Restricted funds are received for specific activities. Once those activities have been completed any minor funds remaining are transferred to the unrestricted funds to set against overheads. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. There were no designated received in the current financial period.

Expenditure and Irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. Expenditure is classified as follows:

- Expenditure on charitable activities includes grants payable and other administration costs to further the purposes of the charity.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Corporation Tax

As a registered charity the Company benefits from various exemptions from taxation, afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions.

Tangible Fixed Assets

All equipment is valued at cost and depreciated as follows:

IT equipment:	Over 3 years (33.3% straight line)
Other equipment:	Over 4 years (25% straight line)

Debtors

Debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid at the end of the year.

Cash at bank and at hand

Cash at bank includes cash and monies held in the current bank account.

Creditors

Creditors and accruals are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

2. Critical Accounting Estimates and Judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period of the revision and future periods where the revision affects both current and future periods.

3. Legal Status

The Charity is registered with the Charities Commission and is governed by its Constitution.

4. Income from Donations and Legacies

	Unrestricted 2021	Total	2021
	£		£
Donation	1,500		1,500
Donated IT equipment	0		0
	1,500		**1,500**

Women of Worth
Income and Expenditure Account
For the 12 Month Period ended 31 March 2021

5. Income from Charitable Activities

	Unrestricted 2021	Total	2021
	£		£
Donation	1,500		1,500
Donated IT equipment	0		0
	1,500		**1,500**

6. Expenditure on Charitable Activities

	Unrestricted 2021	Restricted 2021	Total
Subcontractors	0	58,468	58,468
Insurance	469	0	469
Rent	0	13,560	13,560
Admin Costs	4,138	0	4,138
Independent Examiners Fee	150	0	150
Equipment	0	3,749	3,749
Training Costs	0	40	40
Travel	590	0	590
Therapies	0	658	658
Depreciation	2,904	0	2,904
	8,251	**76,476**	**84,727**

7. Analysis of Governance and Support Costs

	Total 2021
General Office	4,138
Independent examiners fee	150
Accountancy	0
	4,288

8. Trustees

None of the trustees (or any person connected to them) received any remuneration for trustee duties during the year. Fees received as specialist support workers subcontracted to the charity were as follows:

S Moran	£22,584
D Giamas	£20,584
H Perry	£10,200

Reimbursed business and travel expenditure to the trustees was as follows:

S Moran	£483

9. Employees

There were no employees of Women of Worth

10. Equipment

	IT Equipment	Other Equipment	Total
	£	£	£
Brought Forward 1st April 2020	3,840	3,443	7,283
Additions	0	1,620	1,620
Total	3,840	5,063	8,903
Depreciation brought forward	2,195	1,188	3,383
Depreciation charge	1,425	1,479	2,904
Total	3,620	2,667	6,287
Net Book Value 31st March 2021	220	2,396	2,616

11. Creditors: amounts falling due within one year

	Unrestricted 2021	Total 2021
	£	£
Accruals and deferred income	150	150
	150	**150**

12. Analysis of Charitable Funds

Analysis of movements – current financial year

	Balance 31-Mar-20	Income	Expenditure	Transfers	Balance 31-Mar-21
	£	£	£	£	£
Unrestricted fund	22,544	1,500	-8,251	247	16,039
Restricted fund	18,771	106,811	-76,476	-247	48,860
Total	**41,315**	**108,311**	**-84,727**	**0**	**64,899**

Restricted Funds as 31st March 2021

	£
Brought forward	3,515
GMCA 20	7,771
Big Lottery	5,026
National Lottery	521
Forever	574
National Lottery Covid	5,567
Winter Discharge Fund	1,338
Big Lottery 2021	20,000
Outreach	2,148
Bury Resilience	1,000
Total	**47,461**

13. Analysis of Net Assets Between Funds

	Unrestricted Fund £	Restricted Fund £	Balance 31-Mar-21 £
Equipment	2,616	0	2,616
Cash at bank	13,573	48,860	62,433
Current liabilities	-150	0	-150
Total	**16,039**	**48,860**	**64,899**

14. Post Balance Sheet Events

There are no post balance sheet events to report.

Income and Expenditure Account
For the 12 Month Period ended 31 March 2021

	2021 £	2021 £
Income		
Donations		1,500
Grants receivable		106,811
Total incoming resources		**108,311**
Expenditure		
Subcontractor costs	58,468	
Insurance	469	
Rent	13,560	
Admin costs	4,138	
Independent examiners fee	150	
Equipment	3,749	
Training costs	40	
Travel	590	
Therapies	658	
Depreciation	2,904	
Total outgoing resources		**84,727**
Net income		**23,584**