

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2025
for
The Widows Empowerment Trust

Raise
Chartered Accountants
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for the Year Ended 30 September 2025**

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The Widows Empowerment Trust

Report of the Trustees for the Year Ended 30 September 2025

The trustees present their report with the financial statements of the charity for the year ended 30 September 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).

The Widows Empowerment Trust

Report of the Trustees for the Year Ended 30 September 2025

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Widow Empowerment Trust was established out of a deep commitment to compassion, empathy, and the recognition of the unique challenges faced by widows and widowers. The organisation was formally registered as a charity on 25 January 2017 and was founded by Mrs Oyovwe Agatha Kigho, together with a dedicated Board of Trustees who continue to provide strategic leadership and oversight.

Our Vision

To support widows and widowers in restoring hope, dignity, and purpose in their lives following bereavement.

Our Mission

To bring comfort, connection, and a renewed sense of value to individuals affected by loss, enabling them to rebuild their lives within a supportive community.

Our Aims

Our aims reflect a holistic and person-centred approach to bereavement support. They are:

- To provide emotional, social, and practical support to widows, widowers, and others affected by bereavement
- To reduce social isolation and loneliness through inclusive community engagement
- To work collaboratively with partner organisations to meet the diverse needs of bereaved individuals
- To develop the skills and capacity of volunteers, strengthening community support networks
- To reduce the mental health challenges associated with bereavement
- To improve health and wellbeing
- To challenge stigma and cultural barriers associated with widowhood and grief
- To restore hope and promote resilience among those we support

Our Values

Our work is underpinned by empathy, compassion, value, integrity, equality, and empowerment.

We respond to bereavement with sensitivity and compassion. We treat all beneficiaries with dignity and respect. We recognise and value diversity and ensure fair and inclusive access to our services regardless of background or circumstance. We work to empower widows and widowers to rebuild confidence, regain independence, and reconnect with their aspirations.

Our Objectives

To achieve these aims, we deliver a range of activities designed to meet both immediate and longer term needs. These include:

- Providing safe and supportive environments where individuals can share their experiences and access support
- Delivering social and community based activities that promote inclusion and connection
- Offering befriending services and home visits for individuals requiring personalised support
- Organising meals, outings, and community activities that reduce isolation and encourage participation
- Delivering wellbeing sessions that support emotional and physical health
- Providing creative and practical workshops, including arts and crafts activities
- Offering signposting to relevant services and partner organisations
- Providing practical support, including food provision, to individuals experiencing hardship
- Recruiting, training, and supporting volunteers to strengthen community capacity

Our Services

Our services are delivered through both face to face and digital channels to ensure accessibility and flexibility. These include face to face befriending, digital befriending, weekly wellbeing workshops, meals out, practical support, cooking and baking sessions, community events, annual celebrations, and online peer support.

Through these activities, The Widow Empowerment Trust continues to deliver holistic, culturally responsive, and impactful support to individuals affected by bereavement.

Chair's Statement

On behalf of the Board of Trustees, I would like to extend my sincere gratitude to everyone who has contributed to the work and growth of The Widow Empowerment Trust over the past year.

This has been a year of both challenge and progress. We have continued to support bereaved spouses within our community with compassion, dignity, and cultural understanding. Over the past year, we have supported 671 individuals, reflecting both the growing need for our services and the trust placed in our organisation.

None of this would have been possible without the dedication and resilience of our team. I would like to thank our Chief Executive Officer, staff, and volunteers for their commitment, professionalism, and belief in our mission. Your work continues to make a meaningful difference in the lives of those we serve.

We are also deeply grateful to our partners, funders, and supporters. Your trust and collaboration enable us to deliver culturally sensitive services and to reach communities that are often underrepresented and underserved.

Finally, I would like to acknowledge the strength and courage of the individuals we support. Your stories, resilience, and willingness to engage with our services inspire and guide our work.

As we look ahead, we remain committed to strengthening our impact, building sustainable services, and ensuring that no bereaved spouse feels alone.

The Widows Empowerment Trust

Report of the Trustees for the Year Ended 30 September 2025

Mrs Veronica Keke
Chair of Trustees

Founder and Chief Executive Officer's Statement

It is with deep gratitude and reflection that I present this year's report on behalf of The Widow Empowerment Trust.

This year has been one of growth, resilience, and continued commitment to supporting bereaved spouses within our communities. We have seen both the depth of need and the power of culturally sensitive support. Over the past year, we have supported 671 individuals, each with their own story of loss, strength, and healing.

The Widow Empowerment Trust was founded on the belief that no one should navigate grief alone, particularly within communities where bereavement is often experienced in silence. Our work continues to centre dignity, cultural understanding, and connection, ensuring that those we serve feel seen, heard, and supported.

I am incredibly proud of what we have achieved together. From our dedicated staff to our compassionate volunteers, every contribution has helped create safe spaces for healing, storytelling, and community building. Your commitment is the foundation of our impact.

I would also like to extend my sincere thanks to our partners and funders, whose support enables us to reach underserved communities and deliver meaningful, life changing services. Through collaboration, we are strengthening our ability to respond to need and to grow sustainably.

To the individuals we support, thank you for your courage and trust. Your journeys continue to shape and inspire our work, reminding us why this mission matters.

As we look ahead, our focus remains on expanding our reach, deepening our impact, and continuing to advocate for culturally appropriate bereavement support. We are committed to ensuring that every bereaved spouse has access to the care, understanding, and community they deserve.

Mrs Oyovwe Kigho BEM

Founder and Chief Executive Officer

Annual General Meeting

The Annual General Meeting of The Widow Empowerment Trust was held in August 2025, bringing together Trustees, staff, volunteers, partners, and members of the community.

The meeting provided an opportunity to reflect on the organisation's progress over the year, share key achievements, and present the financial position for the previous reporting period. Reports from the Chair and the Founder and Chief Executive Officer highlighted the continued growth of the organisation and its impact within the community.

During the year under review, the Trust supported 671 bereaved individuals, demonstrating both the increasing demand for culturally sensitive bereavement services and the organisation's commitment to meeting this need.

The AGM also provided space for open discussion, allowing attendees to engage with the Board of Trustees, ask questions, and contribute ideas for future development. Key priorities for the coming year included strengthening service delivery, expanding partnerships, and securing sustainable funding.

Providing a Supportive Environment

We recognise that the experience of becoming a widow or widower is profoundly life changing. The depth of grief and loss can be overwhelming, often leading individuals to withdraw from social interaction and experience prolonged isolation. This isolation can have a significant and lasting impact on mental wellbeing, increasing vulnerability and reducing the ability to cope with everyday life.

Many of those we support are referred to us through external agencies, while others contact us directly in search of understanding, connection, and practical support. In some cases, individuals present with complex needs and are unable to meet even their basic day to day requirements, highlighting the importance of early and consistent intervention.

In response, our staff and volunteers remain deeply committed to ensuring that no one has to navigate grief alone. Through a compassionate and culturally sensitive approach, we provide consistent, person-centred support that acknowledges both the emotional and practical realities of bereavement.

This year, we reached 1,108 individuals and provided direct support to 671 service users. Our dedicated team delivered both online and face to face activities, creating safe and supportive environments where individuals can reconnect, share experiences, and rebuild a sense of belonging.

These sessions go beyond emotional support. They provide opportunities for social interaction and the development of practical skills such as sewing, knitting, and shared meal preparation. This holistic approach helps to restore confidence, reduce isolation, and promote inclusion, enabling individuals to move forward with greater resilience and a renewed sense of community.

OBJECTIVES AND ACTIVITIES

Significant activities

Over the past year, The Widow Empowerment Trust has delivered a range of targeted, culturally responsive services designed to address the emotional, social, and practical needs of bereaved individuals.

Befriending Services

Befriending remains a core component of our service delivery, providing personalised, consistent, and compassionate support to individuals experiencing bereavement. This intervention is designed to address isolation, improve emotional wellbeing, and support individuals in navigating their grief within a safe and trusting relationship.

Over the past year, our volunteers conducted 312 home visits, offering face to face befriending support to service users who may otherwise be socially isolated or unable to engage in community activities. In addition, our staff and volunteer team provided digital befriending support to 162 individuals across the United Kingdom, ensuring that those unable to access in person services could still receive meaningful support.

Our approach is centred on active listening, empathy, and building trust. Befriending sessions provide individuals with a dedicated space to talk openly about their grief, reflect on their experiences, and process their emotions without judgement. For many, this consistent engagement plays a critical role in alleviating feelings of loneliness and emotional distress.

Volunteers also support individuals through practical and social activities within the home and community, including conversation, games, shared interests, and gentle physical activity such as walking. Where appropriate, volunteers accompany service users to local community spaces, supporting re engagement with everyday social environments.

In a context where mental health services are often overstretched, our befriending service plays a vital complementary role by providing time, space, and continuity of support.

Weekly Wellbeing Workshops

We delivered regular wellbeing workshops to provide structured and consistent support for bereaved individuals, recognising the importance of routine and social connection in the recovery process.

These sessions created safe face to face spaces where service users could meet, interact, and build supportive relationships with others who share similar experiences. We supported 84 beneficiaries through our face to face workshops over the year.

The workshops promote mental wellbeing by encouraging gentle activity, supporting the rebuilding of social confidence, and providing a reliable point of engagement each week. Activities such as arts and crafts offer therapeutic benefits, enabling individuals to experience a sense of achievement, rebuild confidence, and introduce moments of positivity within their bereavement journey.

Meals Out and Social Connection

The loss of a life partner often leads not only to emotional distress but also to the breakdown of established social networks. Many bereaved individuals withdraw from social interaction, increasing their risk of prolonged isolation and poor mental wellbeing.

In response, we delivered 15 structured meal outings, supporting 62 service users. These sessions were designed to create safe and welcoming environments where individuals could reconnect with others who share similar experiences and rebuild trust, confidence, and social engagement.

For many individuals, eating alone can become a difficult and distressing experience following loss. By providing opportunities to share meals in a supportive group setting, we help participants regain comfort in social dining, improve their relationship with food, and re establish a sense of normality.

Community Shopping Support

Bereavement can significantly affect an individual's ability to manage daily living activities, particularly for those experiencing poor health, mobility challenges, or acute emotional distress. For many widows and widowers, tasks such as grocery shopping become overwhelming.

In response, our volunteers provided consistent and practical support throughout the year, assisting service users with essential shopping. Over the past year, we supported 51 service users through this intervention. This support reduces risk, helps prevent further deterioration in wellbeing, and promotes dignity and independence where possible.

Hot Meal Initiative

Our weekly hot meal initiative plays a vital role in supporting both the nutritional and emotional wellbeing of our service users. Each week, beneficiaries and volunteers come together to prepare, serve, and share meals in a welcoming environment.

This initiative goes beyond food provision. It creates a sense of togetherness, connection, and community, which is particularly important for individuals who may struggle to eat alone following bereavement. Sharing meals in a group setting helps to restore routine, encourage social interaction, and promote a sense of belonging.

Bingo and Social Engagement Activities

As part of our weekly workshops, beneficiaries actively organise and participate in bingo sessions, creating a lively and inclusive environment that encourages interaction and peer support.

These sessions play an important role in promoting mental wellbeing. They provide moments of enjoyment, reduce feelings of isolation, and foster a strong sense of community among participants. The activity also encourages ownership and participation among beneficiaries.

Annual Celebration and Community Engagement

The Widows Empowerment Trust

Report of the Trustees for the Year Ended 30 September 2025

OBJECTIVES AND ACTIVITIES

The end of year period can be particularly challenging for individuals experiencing bereavement, often intensifying feelings of loss, loneliness, and emotional distress. In response, our Annual Celebration serves as a supportive intervention aimed at reducing isolation and providing meaningful opportunities for connection during a time of heightened vulnerability.

This event brings together beneficiaries, volunteers, and the wider community in an inclusive environment. Through shared meals, music, and cultural expression, participants are able to experience moments of joy, connection, and collective healing.

This year, approximately 210 individuals attended the event. The celebration also provides an important opportunity to recognise the contribution of our volunteers, reflect on the organisation's achievements, and share learning and testimonies.

Widows Connect: Digital Peer Support Platform

The Widow Empowerment Trust has extended its reach beyond local delivery through the development of Widows Connect, a private online platform designed to support widows globally.

This closed Facebook group provides a safe and confidential space for widows who are grieving or coping with loss to connect with others who share similar experiences. The group currently has over 300 members, demonstrating growing engagement and demand for accessible peer support across different regions.

This initiative reflects our commitment to widening access, embracing digital innovation, and ensuring that bereavement support is not limited by location.

Volunteers and Workforce Development

Volunteers play a central and indispensable role in the delivery of our services. Their commitment, time, and lived experience significantly enhance our ability to provide consistent, compassionate, and community-based support to bereaved individuals.

We currently maintain a volunteer base of 65 individuals, with 25 actively engaged on a regular basis. Beyond service delivery, we are committed to investing in our volunteers by supporting their personal and professional development. We provide opportunities to gain practical skills in administration, accounting, digital marketing, bid writing, community care, and critical writing.

Over the past year, six of our volunteers successfully secured employment, demonstrating the value of structured volunteering as a pathway to skills development and economic participation.

Student Placements and Workforce Development

We recognise the importance of developing the skills, empathy, and cultural awareness required within the caring and community support sectors.

Over the past year, we strengthened our partnerships with higher education institutions, including the University of Manchester, the University of Salford, and Manchester Metropolitan University. We supported 81 students through structured placements and attended six career fairs, recruiting a total of 92 student volunteers.

Through this work, we are not only supporting current beneficiaries but also investing in the development of a skilled and compassionate future workforce.

Home Office Charity Worker Route

The Widow Empowerment Trust has strengthened its organisational capacity through engagement with the Charity Worker route under the Temporary Worker scheme. Through this initiative, we successfully recruited and sponsored one international volunteer from Nigeria under a Certificate of Sponsorship for a one year placement.

This arrangement has enhanced the consistency and reliability of our service delivery and has also supported cultural exchange and insight, contributing to more inclusive and culturally responsive services.

Commitment to Fair Pay

In November 2024, we became an accredited Living Wage Employer through the Living Wage Foundation. This reflects our commitment to ensuring that all staff are paid a wage that meets the real cost of living rather than the statutory minimum.

This decision is rooted in our organisational values. Fair pay is not only a matter of compliance but a reflection of how we uphold dignity, equity, and care within our own workforce.

Partnerships and Collaborative Working

Partnership working remains central to our ability to identify need, extend our reach, and deliver effective, culturally responsive bereavement support.

We have developed strong referral pathways with NHS Navigators across North, South, East, and West Manchester. Referrals are also received from social workers, ambulance crews, community nurses, and General Practitioners. This multi-agency approach helps ensure that individuals are identified early and connected to appropriate support.

Our collaborative work with organisations such as CAHN, ACCG, Cruse Bereavement, Greater Manchester Bereavement Services, Befriending Network, Be Well, MACC, Salford CVS, Action Together, Volunteero, Manchester City Council, and other community and statutory partners enhances our ability to deliver culturally sensitive and accessible support.

Partnerships with local universities continue to play a key role in supporting student placements, volunteering, and internships. Relationships with businesses such as Asda, Morrisons, Tesco, Sainsbury's, and others provide opportunities for fundraising, awareness raising, and volunteer recruitment.

Through these partnerships, we have strengthened referral pathways, increased community engagement, and enhanced our ability to deliver coordinated and impactful support.

OBJECTIVES AND ACTIVITIES

Network of Champions

The Widow Empowerment Trust continues to strengthen its impact through a growing network of partners and collaborators who contribute to the delivery, development, and sustainability of our services.

Our collaboration with Northwards Housing has provided valuable insight into the space for our wellbeing service by bereaved individuals, enabling us to better understand and respond to wider social factors affecting our beneficiaries.

We also maintain strong links with Black and minority ethnic community groups and bereavement support networks across the United Kingdom. These connections ensure that our services remain visible, accessible, and inclusive, particularly for communities that are often underserved or less likely to engage with mainstream provision.

Collectively, these partnerships form a wider ecosystem of support that strengthens our organisational capacity, broadens our reach, and enhances outcomes for the individuals and communities we serve.

Widows Empowerment Initiative for Africa

The Widow Empowerment Trust extends its impact internationally through its sister initiative, the Widows Empowerment Initiative for Africa, established in August 2020 to support widows experiencing poverty, exclusion, and social stigma across African communities.

Currently, WEIFA delivers support in Nigeria and Kenya, where it provides practical assistance and community-based interventions. This includes the annual distribution of food hampers to over 500 widows.

WEIFA operates as a separate entity in terms of fundraising and financial management. Funds raised for its activities are managed independently and are not part of the United Kingdom charity's accounts.

Consultation and Involvement of Beneficiaries and Stakeholders

The Widow Empowerment Trust is committed to ensuring that beneficiaries and stakeholders are actively involved in shaping and strengthening our services. Our key stakeholders include widows and widowers, volunteers, and staff.

We take a structured and inclusive approach to engagement, ensuring that feedback, lived experience, and participation inform our activities and future planning. A key indicator of our impact is the progression of beneficiaries into active contributors within the organisation. Currently, 20% of our volunteers are former service users.

We also invest in the development of volunteers through internship and placement opportunities, while formally recognising their contributions during our Annual Celebration. Staff are supported through ongoing training and development programmes to ensure high quality and culturally responsive delivery.

Reach and Profile

We have strengthened our reach and profile through a more strategic and targeted approach to marketing and communications. Improved search engine optimisation has increased our visibility, resulting in a notable rise in self-referrals and enabling us to connect with individuals who may not have accessed our services through traditional referral pathways.

Our digital approach focuses on improving our website, sharing lived experience stories, providing clear information on available support, and improving access to resources and donation opportunities. In parallel, we are strengthening our use of social media, webinars, and email communication.

We continue to use traditional communication channels to reach individuals who may be digitally excluded, including printed materials, community-based outreach, and engagement with local media.

Through this integrated approach, we are increasing visibility, improving access, and ensuring that more bereaved individuals are able to find and benefit from the support we provide.

Impact of Our Work

The impact of our work is both significant and sustained, addressing the complex emotional, social, and practical challenges experienced by bereaved individuals.

Over the past year, we reached 1,108 individuals and provided direct support to 671 service users, reflecting both the scale of need and the effectiveness of our engagement model. Our interventions are designed not only to provide immediate emotional support but also to promote longer term resilience, social inclusion, and improved wellbeing.

Our impact is evidenced through both quantitative and qualitative measures. Ninety two percent of feedback collected from our wellbeing hub sessions was positive, while ninety percent of participants over the last six months reported that our services had a positive impact on their lives.

A key indicator of long-term impact is the transition of beneficiaries into active contributors within the organisation. Twenty percent of our current volunteers are former service users, demonstrating the transformative nature of our work and the value of peer support within our community.

As we continue to expand our reach, the impact of our work is reflected not only in measurable outcomes but also in the lived experiences of those we support. Through our services, individuals are not only coping with loss but are regaining a sense of purpose, connection, and hope.

Monitoring, Evaluation, Data, and Quality

We adopt a structured and evidence informed approach to assessing the effectiveness of our services. We conduct regular surveys and collect feedback from participants before and after engagement in workshops and activities.

We use assessment tools, including standardised measures of loneliness and mental wellbeing, to track changes in emotional and social outcomes. We also gather regular feedback from volunteers who support the delivery of sessions.

The Widows Empowerment Trust

Report of the Trustees for the Year Ended 30 September 2025

OBJECTIVES AND ACTIVITIES

Our findings demonstrate clear and positive outcomes. Beneficiaries report increased resilience, improved emotional wellbeing, and reduced feelings of isolation. The strength of peer connections formed through our services is a key indicator of long-term impact. A notable example is a group of beneficiaries who initially connected through our sessions and later organised shared social activities independently, including travelling together.

We also adopt a structured approach to data collection, collation, and analysis to ensure accountability and continuous improvement. We monitor participation levels, record the number of services delivered, track referrals and engagement, and use digital tools including SurveyMonkey, Google Forms, and Microsoft Excel to support data collection and reporting.

This integrated approach strengthens our ability to make evidence-based decisions, improve service quality, and ensure that our support remains responsive to the needs of those we serve.

Recognition and Awards

Recognition of our work at both individual and organisational levels reflects the growing impact and visibility of The Widow Empowerment Trust within the community.

In 2025, one of our youngest volunteers, Zuriel, was highly commended at the Greater Manchester High Sheriff Young Citizen Award. This recognition highlights the values of compassion, empathy, and community service that are embedded within our organisation.

Our Chief Executive Officer, Mrs Oyovwe Kigho BEM, was also invited as a featured speaker at the 7th Annual Black History Month Celebration in Rochdale, held at Rochdale Town Hall. During this event, she was formally recognised for her work in reclaiming narratives around bereavement and for her contributions to the Nigerian community and the wider Black heritage within Greater Manchester.

Governance

The Widow Empowerment Trust is committed to maintaining strong governance, accountability, and transparency in all aspects of its work. The organisation is guided by a Board of Trustees who bring a range of skills, experience, and lived understanding to ensure effective oversight and strategic direction.

The Trustees are responsible for setting the overall vision, ensuring compliance with regulatory requirements, and safeguarding the long-term sustainability of the organisation. They provide oversight of financial management, risk, and performance, and meet regularly to review progress against strategic priorities.

The day-to-day operations of the charity are led by the Founder and Chief Executive Officer, supported by staff, volunteers, and partners. Clear roles and responsibilities are in place to ensure effective decision making and accountability across all levels of the organisation.

As the organisation continues to grow, we have strengthened our governance structures through the development and implementation of policies and procedures that support safe, ethical, and effective delivery. These include policies relating to safeguarding, equality and diversity, data protection, and volunteer management.

Safeguarding, Privacy, and Ethical Practice

The Widow Empowerment Trust is committed to upholding the dignity, privacy, and rights of all individuals who engage with our services. We maintain clear procedures to ensure that all interactions are conducted in a safe, respectful, and ethical manner.

As part of this commitment, we operate a robust photo consent process. Explicit consent is obtained from participants before any images are captured or used, ensuring that individuals have full control over how their information and identity are represented.

Pro Bono Support and Organisational Development

The Widow Empowerment Trust has benefited from high quality pro bono support facilitated through the Trust Law programme by the Thomson Reuters Foundation, alongside specialist legal support from leading international law firms.

Through Trust Law, we accessed leadership development support for our senior management team. We also received pro bono legal support from Arnold & Porter Kaye Scholer LLP, who supported the development of our privacy notice and strengthened our data protection framework, and from Morgan, Lewis & Bockius UK LLP, who reviewed and enhanced our organisational policies and governance documentation.

These contributions have significantly strengthened our internal systems, compliance frameworks, transparency, and accountability.

The Widows Empowerment Trust

Report of the Trustees for the Year Ended 30 September 2025

OBJECTIVES AND ACTIVITIES

Public benefit

The Widow Empowerment Trust delivers clear and measurable public benefit by addressing the significant and often unmet needs of bereaved individuals who are at risk of isolation, poor mental wellbeing, and social exclusion.

Our services support bereaved adults across a wide age range, including both younger and older widows and widowers. We place particular focus on individuals who are at greater risk of isolation and marginalisation, including those from culturally underserved communities. This ensures that our support is both inclusive and targeted, reaching those who are least likely to access mainstream services.

The need for our services is substantial and well evidenced. Older widowed individuals are significantly more likely to experience loneliness, with research indicating they are up to 5.2 times more likely to feel socially isolated. Many widows experience prolonged loneliness and disconnection, which can contribute to declining mental and physical health. Widows in the United Kingdom can also face systemic barriers that limit their ability to access support or have their voices heard. As a result, they remain one of the most overlooked and marginalised groups, despite often experiencing complex emotional, social, and practical challenges.

Our service users are referred through external agencies or self-refer, often at points of heightened vulnerability. In some cases, individuals are unable to meet basic day to day requirements, reinforcing the importance of accessible, community based, and culturally responsive support.

The public benefit of our work extends beyond those we support directly. We provide meaningful opportunities for volunteers and support student placements and workforce development through partnerships with higher education institutions. This contributes to wider community wellbeing and the development of future professionals within health, social care, and community services.

We maintain a strong commitment to monitoring and evaluation. Our activities are assessed using baseline measurements, follow up evaluations, questionnaires, and qualitative feedback. This enables us to measure outcomes, improve delivery, and remain accountable.

Through our work, we reduce isolation, improve emotional wellbeing, strengthen social connections, and support individuals to rebuild their lives with dignity, confidence, and a renewed sense of belonging following bereavement.

ACHIEVEMENTS AND PERFORMANCE

Fundraising activities

Fundraising and Income Generation Strategy

The Widow Empowerment Trust adopts a diversified and community centred approach to fundraising to sustain and expand its services. Our funding model combines grant funding, individual donations, and community-based fundraising activities, ensuring a balanced and resilient income stream.

In addition to grant funding, we actively deliver grassroots fundraising initiatives that strengthen both financial sustainability and community engagement. These include supermarket bag packing activities, community events, and in store engagement with local businesses such as Asda, Tesco, and Morrisons. We also facilitate fundraising through activities such as bingo sessions, raffles, and small-scale donation initiatives linked to our programmes.

Community based fundraising activities generated direct income to support service delivery, including £315 raised through bingo sessions and £672 in donations towards the hot meal initiative.

Looking ahead, we are focused on increasing income, diversifying funding sources, and strengthening long term financial sustainability. To support this, we are implementing structured systems and policies to ensure ethical, transparent, and effective fundraising practices, while building stronger relationships with donors, partners, and supporters.

Digital Giving and Donation Systems

To support accessible and transparent fundraising, The Widow Empowerment Trust has implemented digital giving solutions, including the NatWest Tap to Pay application.

This system enables staff to securely receive contactless donations using mobile devices, with all contributions processed directly into the Trust's bank account. The application clearly displays the charity's name at the point of donation, ensuring transparency and reassurance for donors.

FINANCIAL REVIEW

Reserves policy

The trustees have established a reserves policy to ensure the financial stability and sustainability of the charity.

The charity aims to maintain free reserves (unrestricted funds) equivalent to approximately two months of routine expenditure, estimated at £5,000. This level of reserves is intended to provide a buffer against unforeseen circumstances, manage cash flow fluctuations, and ensure continuity of services to beneficiaries.

At 30 September 2025, the charity held £2,049 in unrestricted reserves, which is below the target level. The trustees acknowledge this position and are committed to gradually increasing reserves to the desired level, while continuing to invest in the delivery of charitable activities.

Restricted funds are held and applied in accordance with the specific purposes set by funders and are therefore not available for general use.

The trustees review the reserves policy and levels regularly as part of their ongoing financial management and planning.

Going concern

There are no material uncertainties about the charity's ability to continue.

The Widows Empowerment Trust

Report of the Trustees for the Year Ended 30 September 2025

FINANCIAL REVIEW

The total income received in the year was £113,881 (2024: £129,110). The Charity's expenditure exceeded income by £22,068 (2024: expenditure exceeded income by £3,427). This is in line with the trustee's expectations.

FUTURE PLANS

As The Widow Empowerment Trust continues to grow, our future plans are focused on deepening our impact, addressing identified gaps in bereavement support, and strengthening culturally responsive services for diverse communities.

A key priority is the development of structured grief and bereavement resources to support NHS services and other statutory bodies. We are also committed to creating a dedicated space that fosters cultural and heritage-based grief support, particularly for individuals from Black and minority ethnic communities.

As part of this vision, we plan to establish a dedicated Grief Support Centre that will provide access to resources, structured support, and opportunities for peer-to-peer engagement.

In addition, we intend to introduce a monthly Mortis Café, creating a confidential and supportive setting where individuals can openly discuss grief, loss, and death. We also plan to improve accessibility by introducing dedicated transport provision through community-based vehicles to support participation in our services and activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes a charitable incorporated organisation.

Recruitment and appointment of new trustees

Members of the Board of Trustees are elected and co-opted according to the constitution and under the terms of the Memorandum and Articles of Association. The elections on to the board take place on an annual basis at the Charity's Annual General meeting. All trustees offer their services as volunteers and do not receive any payment for their time and commitment.

Risk management

The Board of Trustees has overall responsibility for the identification, monitoring, and management of risks associated with the activities of The Widow Empowerment Trust. Risk management is embedded within our operational and strategic planning to ensure that potential challenges are identified early and addressed effectively.

All activities delivered by the Trust are subject to risk assessment processes, with appropriate controls and mitigating actions implemented. These include liability insurance, safeguarding procedures, and internal policies designed to minimise risk while ensuring safe and effective delivery.

A key strategic risk facing the organisation is the imbalance between available resources and the growing demand for bereavement support. Increasing demand places pressure on capacity and highlights the need for sustainable funding, workforce development, and careful prioritisation of services.

The organisation also recognises the risk associated with reliance on key personnel. As a growing charity, there is limited capacity for delegation in certain areas, creating potential succession and continuity risks. To address this, the Trust is taking steps to strengthen its organisational structure, build internal capacity, and improve knowledge sharing across the team.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1171317

Principal address

Wilsons House
Biz Space Business Park
Monsall Road
Manchester
M0 8WN

Trustees

V Keke
S Roberts
M McBride
J E Mooney
C Onumara
E Idiegbe

The Widows Empowerment Trust

**Report of the Trustees
for the Year Ended 30 September 2025**

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Raise
Chartered Accountants
Trimble House
9 Bold Street
Warrington
WA1 1DN

Approved by order of the board of trustees on 16 April 2026 and signed on its behalf by:

A handwritten signature in black ink, appearing to be 'V Keke', with a horizontal line drawn through the middle of the letters.

V Keke - Trustee

**Independent Examiner's Report to the Trustees of
The Widows Empowerment Trust**

Independent examiner's report to the trustees of The Widows Empowerment Trust

I report to the charity trustees on my examination of the accounts of The Widows Empowerment Trust (the Trust) for the year ended 30 September 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.



Su Rai

Raise
Chartered Accountants
Trimble House
9 Bold Street
Warrington
WA1 1DN

16 April 2026

The Widows Empowerment Trust

Statement of Financial Activities for the Year Ended 30 September 2025

		Unrestricted fund £	Restricted fund £	30.9.25 Total funds £	30.9.24 Total funds £
Notes					
INCOME AND ENDOWMENTS FROM					
Donations and legacies		39,565	(1)	39,564	25,437
Charitable activities					
Event costs		-	10,496	10,496	21,100
Befriending		-	5,000	5,000	-
Africa Initiative Programs		396	-	396	360
Art & Craft/Bingo nights		-	10,000	10,000	-
Community work		1,102	24,204	25,306	20,417
Widows support		-	23,004	23,004	61,601
Investment income	2	115	-	115	195
Total		41,178	72,703	113,881	129,110
EXPENDITURE ON					
Raising funds	3	-	-	-	55
Charitable activities					
Travel and subsistence		1,700	5,945	7,645	9,276
Facilitators		-	6,909	6,909	4,003
Event costs		2,051	14,857	16,908	9,104
Widows companion trips		-	1,210	1,210	1,274
Befriending		-	869	869	-
Africa Initiative Programs		-	865	865	133
Raising funds		21,714	-	21,714	23,509
Art & Craft/Bingo nights		-	1,723	1,723	1,843
Community work		-	20,410	20,410	22,844
Widows support		14,080	43,616	57,696	60,496
Total		39,545	96,404	135,949	132,537
NET INCOME/(EXPENDITURE)		1,633	(23,701)	(22,068)	(3,427)
Transfers between funds	10	402	(402)	-	-
Net movement in funds		2,035	(24,103)	(22,068)	(3,427)
RECONCILIATION OF FUNDS					
Total funds brought forward		13	46,917	46,930	50,357
TOTAL FUNDS CARRIED FORWARD		2,048	22,814	24,862	46,930

The notes form part of these financial statements

The Widows Empowerment Trust

Balance Sheet 30 September 2025

	Notes	Unrestricted fund £	Restricted fund £	30.9.25 Total funds £	30.9.24 Total funds £
FIXED ASSETS					
Tangible assets	8	-	-	-	193
CURRENT ASSETS					
Cash in hand		3,863	22,813	26,676	49,577
CREDITORS					
Amounts falling due within one year	9	(1,814)	-	(1,814)	(2,840)
NET CURRENT ASSETS		<u>2,049</u>	<u>22,813</u>	<u>24,862</u>	<u>46,737</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		2,049	22,813	24,862	46,930
NET ASSETS		<u>2,049</u>	<u>22,813</u>	<u>24,862</u>	<u>46,930</u>
FUNDS	10				
Unrestricted funds				2,049	13
Restricted funds				<u>22,813</u>	<u>46,917</u>
TOTAL FUNDS				<u>24,862</u>	<u>46,930</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 16 April 2026 and were signed on its behalf by:



V Keke - Trustee

**Notes to the Financial Statements
for the Year Ended 30 September 2025**

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

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 33% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

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

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments

The charity only enters into basic financial instrument transactions that result in the recognition of financial assets and liabilities, such as trade and other debtors and creditors, loans, overdrafts and cash at bank, which are measured at amortised cost.

2. INVESTMENT INCOME

	30.9.25	30.9.24
	£	£
Deposit account interest	115	195
	<u> </u>	<u> </u>

The Widows Empowerment Trust

Notes to the Financial Statements - continued for the Year Ended 30 September 2025

3. RAISING FUNDS

Raising donations and legacies

	30.9.25	30.9.24
	£	£
Support costs	-	55
	<u> </u>	<u> </u>

4. INDEPENDENT EXAMINER'S REMUNERATION

	30.9.25	30.9.24
	£	£
Other non-audit services	-	834
	<u> </u>	<u> </u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration payments or other benefits for the year ended 30 September 2025. (2024: Nil)

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2025 nor for the year ended 30 September 2024.

6. STAFF COSTS

	30.9.25	30.9.24
	£	£
Wages and salaries	84,239	75,057
Social security costs	1,473	-
Other pension costs	1,372	642
	<u> </u>	<u> </u>
	<u>87,084</u>	<u>75,699</u>

The average monthly number of employees during the year was as follows:

	30.9.25	30.9.24
CEO	1	1
Support staff	6	9
	<u> </u>	<u> </u>
	<u>7</u>	<u>10</u>

No employees received emoluments in excess of £60,000.

The key management personnel of the charity comprises the CEO.

The total employee benefits of the key management personnel of the charity were £48,836. (2024: £46,588.).

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	25,437	-	25,437
Charitable activities			
Event costs	-	21,100	21,100
Africa Initiative Programs	360	-	360
Community work	-	20,417	20,417
Widows support	-	61,601	61,601
Investment income	195	-	195
	<u> </u>	<u> </u>	<u> </u>
Total	<u>25,992</u>	<u>103,118</u>	<u>129,110</u>

Notes to the Financial Statements - continued
for the Year Ended 30 September 2025

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
EXPENDITURE ON			
Raising funds	55	-	55
Charitable activities			
Travel and subsistence	-	9,276	9,276
Facilitators	-	4,003	4,003
Event costs	2,147	6,957	9,104
Widows companion trips	-	1,274	1,274
Africa Initiative Programs	133	-	133
Raising funds	23,509	-	23,509
Art & Craft/Bingo nights	-	1,843	1,843
Community work	-	22,844	22,844
Widows support	847	59,649	60,496
Total	<u>26,691</u>	<u>105,846</u>	<u>132,537</u>
NET INCOME/(EXPENDITURE)	(699)	(2,728)	(3,427)
Transfers between funds	<u>402</u>	<u>(402)</u>	<u>-</u>
Net movement in funds	(297)	(3,130)	(3,427)
RECONCILIATION OF FUNDS			
Total funds brought forward	312	50,045	50,357
TOTAL FUNDS CARRIED FORWARD	<u><u>15</u></u>	<u><u>46,915</u></u>	<u><u>46,930</u></u>

8. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 October 2024 and 30 September 2025	<u>919</u>	<u>9,508</u>	<u>10,427</u>
DEPRECIATION			
At 1 October 2024	736	9,498	10,234
Charge for year	<u>183</u>	<u>10</u>	<u>193</u>
At 30 September 2025	<u>919</u>	<u>9,508</u>	<u>10,427</u>
NET BOOK VALUE			
At 30 September 2025	<u>-</u>	<u>-</u>	<u>-</u>
At 30 September 2024	<u><u>183</u></u>	<u><u>10</u></u>	<u><u>193</u></u>

The Widows Empowerment Trust

Notes to the Financial Statements - continued
for the Year Ended 30 September 2025

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.25 £	30.9.24 £
Taxation and social security	776	1,739
Other creditors	1,038	1,101
	<u>1,814</u>	<u>2,840</u>

10. MOVEMENT IN FUNDS

	At 1.10.24 £	Net movement in funds £	Transfers between funds £	At 30.9.25 £
Unrestricted funds				
General fund	13	1,634	402	2,049
Restricted funds				
Restricted funds	46,917	(23,702)	(402)	22,813
	<u>46,930</u>	<u>(22,068)</u>	<u>-</u>	<u>24,862</u>
TOTAL FUNDS				

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	41,178	(39,544)	1,634
Restricted funds			
Restricted funds	72,703	(96,405)	(23,702)
	<u>113,881</u>	<u>(135,949)</u>	<u>(22,068)</u>
TOTAL FUNDS			

Comparatives for movement in funds

	At 1.10.23 £	Net movement in funds £	Transfers between funds £	At 30.9.24 £
Unrestricted funds				
General fund	312	(701)	402	13
Restricted funds				
Restricted funds	50,045	(2,726)	(402)	46,917
	<u>50,357</u>	<u>(3,427)</u>	<u>-</u>	<u>46,930</u>
TOTAL FUNDS				

Notes to the Financial Statements - continued
for the Year Ended 30 September 2025

10. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	25,992	(26,693)	(701)
Restricted funds			
Restricted funds	103,118	(105,844)	(2,726)
TOTAL FUNDS	<u>129,110</u>	<u>(132,537)</u>	<u>(3,427)</u>

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

	At 1.10.23 £	Net movement in funds £	Transfers between funds £	At 30.9.25 £
Unrestricted funds				
General fund	312	933	804	2,049
Restricted funds				
Restricted funds	50,045	(26,428)	(804)	22,813
TOTAL FUNDS	<u>50,357</u>	<u>(25,495)</u>	<u>-</u>	<u>24,862</u>

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	67,170	(66,237)	933
Restricted funds			
Restricted funds	175,821	(202,249)	(26,428)
TOTAL FUNDS	<u>242,991</u>	<u>(268,486)</u>	<u>(25,495)</u>

**Notes to the Financial Statements - continued
for the Year Ended 30 September 2025**

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 September 2025 (YE 30 September 2024: nil)

12. RESTRICTED FUNDS

The total restricted funds as at 30 September 2025 was £22,814 (YE 30 September 2024: £47319)

The restricted funds received were as follows:

Groundwork UK - community outreach
Garfield Western - session work and contribution towards rent.
ESC Sports England - community outreach.
Dowager Countess - arts & crafts and bingo events.
Peter Kershaw - community outreach.
Charity Services - community outreach.
N.I.F - community outreach.
M/CR Salford Bincy - community outreach.
Manchester City Council - training, facilitation costs and community outreach.
We Love Manchester - facilitation costs
DWF Foundation - community outreach.
Heritage Grief - training and community shopping.
National Lottery Fund (Reaching Community) - events, training, session work, and contribution towards wages.

13. MOVEMENT IN FUNDS

Material restricted funds	Brought Forward £	Incoming resources £	Resources expended £	Carried forward £
Groundwork UK	0	500	100	400
Garfield Western	0	5000	1016	3984
ESC Sports England	0	10496	2080	8416
Dowager Countess	0	10000	2498	7502
Peter Kershaw	0	3000	1760	1240
Charity Services	0	1000	1000	0
N.I.F	0	836	836	0
M/CR Salford Bincy	0	960	960	0
M/CR City Council	0	15000	15000	0
We Love Manchester	0	1800	1800	0
Voice Scape	1000	0	1000	0
Manchester City Council	1795	0	1795	0
Award For All	14143	0	12873	1271
Stafford Trust	3343	0	3343	0
DWF Foundation	1762	22	1784	0
Heritage Grief	2009	2608	4617	0
National Lottery Fund (Reaching Community)	22863	21482	44346	0
Transfers	402	0	402	0
Totals	47319	72704	96808	22814

**Notes to the Financial Statements - continued
for the Year Ended 30 September 2025**

14. UNRESTRICTED FUNDS

The total unrestricted funds as at 30 September 2025 is £2,049 (YE 30 September 2024: £13)

The unrestricted funds received in the year were as follows:

Donations - £32,424.65 (2024: £21,541)
HMRC (gift aid) - £7,141 (2024: £4,097)
Widows Africa - £396 (2024: £360)

The Widows Empowerment Trust

Detailed Statement of Financial Activities for the Year Ended 30 September 2025

	30.9.25 £	30.9.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	-	1
Donations	32,423	21,339
Other income	7,141	4,097
	39,564	25,437
Investment income		
Deposit account interest	115	195
Charitable activities		
Grants	74,202	103,478
Total incoming resources	113,881	129,110
EXPENDITURE		
Charitable activities		
Wages	84,239	75,057
Social security	1,473	-
Pensions	1,372	642
Insurance	249	187
Telephone	1,030	1,192
Postage and stationery	1,732	877
Sundries	30	321
Travel and subsistence	10,815	13,052
Gifts to Widows	63	559
Purchases	391	1,988
Office expenses	248	232
Facilitators	6,909	3,480
Fundraising and events costs	5,380	7,019
Rent	7,184	4,873
Meals out	1,210	1,274
Support costs	2,022	13,728
Legal and professional	2,255	-
Memberships	360	2,027
Training	5,476	1,188
IT costs	2,283	2,540
Fixtures and fittings	183	180
Computer equipment	10	1,192
	134,914	131,608
Support costs		
Finance		
Bank charges	15	95
Governance costs		
Auditors' remuneration for non audit work	-	834
Independent examination	1,020	-
	1,020	834
Total resources expended		
	135,949	132,537
Net expenditure		
	(22,068)	(3,427)

This page does not form part of the statutory financial statements