

Changing Life Directions Trustee Annual Report March 2024-March 2025





The Trustees present their annual report of Changing Life Directions for the years ending March 2024/25. The Trustees confirm that the annual report and the financial statement of the charity comply with the current statutory requirements and the provisions of the Statements of Recommended Practise (SORP) “Accounting and Reporting by Charities” issued in March 2005

Structure, Governance and Management

a CONSTITUTION

Changing Life Directions was established in March 2019. We are a Charitable Incorporated Organisation (CIO) registered with the Charity Commission – Number: 1182415.

b APPOINTMENT OF TRUSTEES, MEETINGS AND DECISION MAKING

The Trustees is formed by co-opted members who offer their specific expertise. Their input is invaluable and helps the smooth running and growth of the group. They are always available when required and their specific specialisation enables a breadth of support that is vital to Trustees and staff members. Other local organisational also contribute to Trustees work and their responsibility in

supporting Changing Life Directions. The Board of Trustees are aware of the need to encourage new members and during the year new people have been approach with a view of joining the Board. Encouraging new people to join the Board is helpful to the development of the work undertaken and ultimately to the success of the organization. When a request to join the management group is received people are invited to attend the volunteer training programme that is in place and once completed potential Trustees then meet existing members to conclude the recruitment process.

The Trustees have a yearly cycle of meetings where business is discussed, discussions are taken in a democratic manner and every member can ensure that they take an active part in the organization and keep themselves up to date with all aspects of the projects. Where urgent decisions are required between Trustees meetings the project manager wherever possible will consult all three Trustees to agree a decision. If this is not possible and only one or two Trustees are able to make a decision then colleagues will be consulted at the earliest opportunity by those who have made the decision. The next Trustee meeting following such an urgent decision will used to enable all Trustees to ratify the decision. This ensures there is accountability for decision making and a clear process in place that can be scrutinised by all.

C ORGANIZATION, STRUCTURE AND DECISION MAKING

The Board of Trustees provide continuous direction and support to the Charity and its staff.

d RISK MANAGEMENT

The Trustees have assessed the major risk to which the charity is exposed, in particular those related to the operation and finance, and are satisfied that systems and procedures are in place to instigate our exposure to risk.

USE OF VOLUNTEERS

We use a number of volunteers throughout the year to help in health and wellbeing activities. The volunteers mainly our service users who have followed a support program and on a pathway back to

work and students from college and university. All our volunteers are encouraged to their skills and experiences.

In selecting persons to be appointed as Trustees, the Trustees shall take into account the benefits of appointing a person who is by virtue of his or her personal or professional qualifications to make a contribution to the objects or the management of the Charity.

Our location

We operate from 105 Halliwell Road Bolton BL13NE

We are a registered charity which in partnership with the community, aims to enrich the quality of life for people of all ages by providing educational opportunities, raising awareness of health and well-being, training volunteers and engaging communities.

The objects of the CIO are:

1. To relieve the need of people suffering from dementia, or other mental health issues, and their carers, through the provision of therapeutic music, workshops and by other means that the Trustees deem appropriate.
2. The relief of emotional distress and suffering and the preservation and protection of the mental health of those who have suffered or who have been exposed to domestic violence and abuse, in particular by the provision of counselling and peer support.

Our Why

Changing Life Directions have a core team of mental health professionals and volunteers including 2 BACP Registered Counsellors, a BSc Hons in Psychology qualified staff and a Registered Mental Health Nurse.

We identified early on in the development of our work that there was a real need for culturally tailored support to tackle mental health in BAME communities.

Our Mission statement is to provide good mental health and enable access to support and treatment by providing cultural and language appropriate services. We identified early on in the development of our work that there was a real need for culturally tailored support to tackle physical and mental well-being of BAME communities. After 4 years we have established a relationship with people in Halliwell who have put their trust in our work

Building resilience and healthy minds is something we all need to do. Learning to understand our thoughts and emotions, give ourselves space, push ourselves when needed and pick up ourselves up after things have not worked out is all part of the journey. We support the community by providing events and activities that will help in improving the wellbeing of people going through mental health issues within the community.

We help, women and young people who are socially excluded due to cultural and language barriers and support anyone living in isolation, needs help to build confidence, need advice or support to be able to live a healthy and happy life. Locating to new centre on Halliwell road and opening a women's only community gym and being able to maximize on the space to meet our growth plans and ambitions, creating a day centre for women where there can access health and well-being, socialization and a personalised fitness program. We are here to help women make good decisions around lifestyle for themselves and their families, support women's physical, mental and emotional health.

- 78% of our service users suffer from poor physical health due to lack of self-care
- 27% of our service users have arthritis present
- 67% are currently clinically obese and inactive

Attending the gym and fitness classes has made a huge difference to our beneficiaries physical, mental and emotional health.



Our Understanding of Bolton (JSNA 2020)

Bolton's population currently stands at 285,372. This has steadily increased from 261,300 people in 1991. 20% of Bolton LSOAs are within the 10% most deprived in the UK.

In Bolton there is a large number of LSOAs with high proportions of the population in BAME groups.

The Crompton/Halliwel neighbourhood has a much higher IMD 2015 score (47.8) than is average for Bolton (28.4), reflecting the fact that the neighbourhood contains some of the most deprived Wards in Bolton. For reference, the highest IMD score locally (most deprived) is 61.3 and the lowest (least deprived) is 5.4. This equates to 26.7% of households living in poverty, that is, below 60% of the median income (before housing costs). Again, this is the neighbourhood with the highest level of household poverty in Bolton.

These quotes from our service users helps to put this into context.

Impact

- Age 43 Arthritis sufferer J, "Some people I know are members of mainstream gyms, they pay £28 a month. That might not seem like a lot, but for us, it's a massive amount of money. I heard about the

free gym for women, it's only around the corner from my house. At first, I was anxious about going, but I am glad I did. All the ladies were the same. Being able to exercise in an environment that feels comfortable, especially when you are unfit and not feeling very well. I do not speak English that was no problem at all, the girls explained everything to me in Urdu."

- Age 64 Arthritis sufferer, Mrs. D.B. "I learned a lot about arthritis, looking at the pictures and knowing what happens to your body. 20 years I have lived with it and never knew this. I was able to ask questions in Gujarati the girls were very helpful. At first, I was worried if I can cope. Staff reassured me we started off with very slow-paced moves and gradually built up. After 3 months I noticed when I was praying and bending down, I was not in as much pain. I couldn't believe it and my family members were very proud. 20 years living in depression and now I am happy and no longer take medication. It has been 7 months since I joined the gym and 2 weeks ago at my hospital appointment, my Dr has taken me off one of the tablets- she said this is because of the benefits of the exercise. This centre has changed my life, and I will continue coming as well as encourage others.

"I have been coming to the centre for over 18 months; it's a place where I feel free and am able to connect with the wider community. The fit4life women's gym is amazing, i had never experienced physical activity sessions before. I have spent 21 years looking after my family, now I go to the centre every day for a couple of hours, it's a lifeline. I go in the gym-I don't speak English but that's fine because most of the staff here can speak Urdu. after exercising I have a brew and a bit of rest in the relaxing lounge where I can chat with others. There are a lot of various arts and craft activities to do and amazing staff to talk to when I feel down."

Our Achievements and performance

We started our journey with a base at All Souls Church, Astley Street in the Halliwell ward of Bolton. In March 2020 we co-located to the Cobden Centre on neighbouring Charlotte Street. Due to the pandemic the Cobden Centre closed, we continued to support our beneficiaries virtually. In July 2020 we opened our new women's centre on Halliwell road which is attended by over 300 women.

We are a welcoming place to meet, eat, connect and support each other. We listen to people needs and lifestyle requirements, contributing to better physical, mental, emotional and spiritual health. 87 % of our current service users are from BAME communities.

Our work was informed by a open day event that we held in June 2020. Here speakers talked about their experiences of mental health, isolation and loneliness. We evaluated feedback from attendees and asked what they needed to live a more healthy, happy and fulfilling life. Carried out health check and physical activity health questionnaires

The findings that came back from that event included a lack of understanding on Mental Health; a lack of culturally/language appropriate information, services and engagement activities; a lack of bi-lingual staff/outreach workers; increased frustration in accessing current health and social care services. High number of BAME women who are physically inactive, unaware of importance of physical activity in prevention of serious disease/lack of education of healthy living, diet and nutrition.

Changing Life Directions aims to change the South Asian Communities attitude towards and raise awareness of the importance of good mental health and importance of physical activity, in particular type 2 diabetes, cancer and cardiovascular.

We have an established relationship with people in the Halliwell community who have put their trust in our work. Vulnerable people see us as a safe space where they can open up and talk honestly about any problems or barriers they are facing.

The majority of the women we work with do not drive, husbands are unsupportive, hence the importance of being able to access services within walking distance of their homes. Ultimately, we will reduce social isolation and feelings of loneliness, provide a vehicle for active participation in social activities, provide access to opportunities, rights and services available to all in the wider BAME community.

Our Impact

We want to play a positive role in prevention and BAME-led public health. In our first 12 months of operation, we raised £50.137 from grants that contributed to our health and wellbeing objectives.

Our weekly social inclusion and peer-to-peer networks is where we started to make a real impact to BAME health and wellbeing through our women 'day centre.

199 women attending our fit4life project within the 1st month-funded by Lottery Awards for All and Boltons Fund.

In March 2020 we had to stop all our face-to-face contact in line with Government social distancing advice. Our contingency plan enabled us to provide daily advisory engagement through virtual methods and digital technologies. All staff and volunteers continued to work from home with remote access using WhatsApp groups and Zoom; telephone support and crisis helpline; bi-lingual counsellor support for those who needed help in accessing services were, those living within coercive controlling home environments, to help women rebuild their lives after being discharged from Domestic Violence refuge, Mental Health; health checks; shopping and personal hygiene products. Rather than go to the local foodbank women came to CLD instead

Coffee and Luncheon Clubs

Giving people who may be elderly or feel isolated the opportunity to get out of the house and enjoy social contact with others as well as take part in a range of activities.

Well-being Hub Activity Programmes

Our well-being activity programme was held on Mondays to Thursday. We raise awareness of self-help, healthy eating, nutrition, exercise and positive lifestyle choices.

We offer a range of activities including mindfulness, creative therapies, arts and crafts, cooking, counselling, peer support, yoga. Our well-being programme is people and service user led. For many of the women attending our sessions we found out that this was the first time they had participated in physical exercise and mindfulness activities. We teach women how to look after and improve their own mental and physical health and ultimately how to follow a healthier lifestyle, building resilience. Self-care; we provide an holistic approach of activities that support people to set personal goals on health and wellbeing.

Physical Activities

The Yoga session had only been running for only 5 weeks, when 40 women turned up to the class. Demand for these activities grew so significantly that the Tutor recommended adding an extra session per week. For many this was the first time that many of the women had participated in physical exercise.

Currently we deliver:

- Fit4life gym sessions-attended by over 200 women weekly
- Chair-based exercises- 2 classes per week attended by 60 women
- Walking football sessions -12 participants
- Flex and move session attended by 30 women
- In Jan 23 we introduced badminton training and sessions and health smoothie making sessions
- Food Banks Service and Warm space provision
- Weekly arts and crafts sessions
- Health and Well-being workshops
- Counselling services
- 6 Work experience placements
- 7 Volunteering opportunities.

Core Skills - Many women have basic or non-existent English. We offer a programme of basic English, Maths and IT skills along with a volunteer interpreter to assist with engagement and any necessary form filling.

Therapeutic Support – Face Mask Therapy

Sessions are delivered by a fully trained counsellor and working within the guidelines of BACP (British Association of Counselling and Psychotherapy).

Cancer Screening

This year we secured funding from Greater Manchester Cancer Screening Engagement programme to become an Answer Cancer Champion. Answer Cancer is a VCSE-led GM Cancer Screening Engagement Programme commissioned by Greater Manchester Health and Social Care Partnership.

As Answer Cancer Champions we are committed to talking and raising awareness about cancer, challenging common myths and encouraging people from BAME communities to take up screenings. MacMillan Cancer Research

67 women have already signed up and registered their interest in attending a future cancer screening programme for breast cancer and cervical cancer. Our Male group will also be a forum where we can effectively target male screening programmes and raise awareness of possible symptoms and causes of bowel and prostate cancers.

Critical to reaching the target audience is our bi-lingual capacity. We know from our research that Asian women in Halliwell feel isolated due to lack of confidence, stigmas and understanding of importance of healthy living and life choices to prevent long-term illness. Often, they can feel trapped due to language barriers and no knowledge of how to access health opportunities or support pathways.

Our COVID Vaccination promotion program

Working in partnership with Bolton CVS we have participated in 2 Covid19 and Flu vaccination programs. A total of 60 health checks were completed as part of the Reduce the Risk initiative, offering valuable support and intervention to individuals attending the centre. The following case studies illustrate the impact of these health checks.

Case Study 1

Mrs S.A, aged 65, is a regular attendee at the centre, visiting three days each week. After not attending for three weeks, staff took the initiative to phone her and check on her wellbeing. It is common practice for staff to contact beneficiaries if they have not attended for more than two weeks, especially as many live in coercive, controlling family environments and have other health and wellbeing concerns.

During the call, Mrs S.A revealed she had not been feeling well and had attempted to contact her GP 43 times without success, eventually giving up. Staff informed her about an upcoming health check event and encouraged her to attend. At the event, nurses found she had very high blood pressure and concerning oxygen levels. They contacted her GP and secured an urgent same-day appointment. Mrs S.A visited her GP within three hours of the health check.

REVIEW OF ACTIVITIES

Changing Life Directions have throughout the year helped relief of emotional distress and suffering and the preservation and protection of the Mental Health of those who have suffered or are exposed to domestic violence and abuse in particular by the provision of counselling and peer support. We have helped relieve the need of people suffering from Dementia, or other Mental

Health issues, and their carers, through the provision of therapeutic Art therapy workshops, empowerment hubs, counselling and music therapy.

Supporting women to live a healthy and happier life.

Voice of beneficiary

I am living with 9 people in my house, all the time I am cooking, cleaning, ironing. My husband has a second wife in India where he goes for up to 3 months at a time and spends all my and the children's benefits money. I look after his other who has dementia and father who had a stroke 3 years ago and needs a lot of help, also my sister-in-law she got divorced last years and lives at home with her 2 children, I have to do all her jobs as well. My body felt broken, and I felt like only when I die, I will be at peace. When my arthritis was so bad I was unable to cook or clean very much, my husband said go to the free women's gym and exercise, that's only because the doctor said I need to exercise otherwise will get worse and become bed bound. He was worried about who will look after the family then, so he drops me off 3 x a week for 1 hour. When I started coming here It was the first time in 27 years that I have had a good laugh and feel special. I don't have to cut up old clothes to give to my daughters for pads and myself, we get them free from here and shower gel, healthy fruit and a lovely hot lunch instead of dried leftovers. The centre gives us free gym time, and the girls help us with other things, they never look rushed, will sit with you and talk, it make us feel important that someone is listening and there is away forward. I am now going to start to learn English and computer classes here, I want to be a volunteer here and help other women especially young girls who come here from abroad and go through the same.

We have actively involved our service users, and the community is planning our projects, regular feedback has been gathered and studied by the management team.

Our management committee have had regular meetings to ensure that adequate staff training and supervision and financial controls are being followed by all members involved on a daily basis, with adequate procedures and rules.

Financial Review

a. reserves policy

The free reserves are held to secure long-term security of the charity. The trustees consider that this level of reserve is required to enable the charity to fulfil its obligations and commitments.

b. principle income is via 7 grants and contributions from the wider community.

PLANS FOR THE FUTURE

Changing Life Direction has been working on a 3-year business plan supported by Bolton Council for Voluntary Service to focus on the work developed over the years and to focus on the work developed over the years and to link with the locality plan and Assessment Needs Strategy.

New project delivered in 2024/25

Cycle and stride Active Lives



We successfully engaged 80 ladies aged between 40-65, 32 ladies with arthritis had never previously accessed the outdoors as social activity. Their main concerns were feeling anxious due to poor physical health and worries about personal safety. The first walk to Moss Hall Park was completed by 24 ladies 6 found it difficult and only managed halfway. 2 staff assisted them back to the centre.

17 ladies were provided with waterproof coats and 11 walking boots

We started the project with group workshops to discuss participants views and Mrs B. I only have £30 a week to spend for food for myself and my 2 girls as my husband controls all the money. He has my bank cards where all my benefits are paid, and he spends 3 months abroad regularly leaving us to struggle. Without the help I was given I would not have been able to buy shoes for walking or a coat. Thank you for the help I went on my first walk and felt happy, and it made me forget about all my worries. I had a swing, and we enjoyed ice-cream at the café it was amazing.



Household Support Breakfast and Lunch Club



Greater Manchester Primary Care Trust Women Health Focus Groups

Fatima Nadeem **Asieh Yousefnejad Shomali**

Fatima is a GP and a Researcher at the University of Manchester.
Asieh is a Researcher at the University of Manchester.

As part of our project, we are looking forward to visiting **Changing Life Directions** and meeting you on **Tuesday 10th September** to have a chat with you around using Electronic Health Records to help teach future doctors, nurses and healthcare professionals. We hope you can make it!

Health Innovation Manchester University of Bolton Manchester Metropolitan University MANCHESTER 1824 University of Salford

We will continue to delivery existing projects

- In November 2020 we introduced our new Fit4life project for women to access exercise equipment within our own private space.
- We have built our team of staff and work with universities to offer work placement and have 7 new volunteers.
- We have introduced our new projects- dimensions physical activity program and diabetes health champions.
- Future fit project funded by community fund to support women with arthritis to keep fit through gym sessions and floor and chair-based exercise delivered by ABL coaches.
- Household support-Provision of food parcels and household essentials. Breakfast and lunch club 4 days a week.
-

MacMillan Cancer support

Key Impacts

- Increasing the number of women taking part in physical activity
- Contributing to the delivery of Bolton's Health and Well-being Strategy
- Contributing towards tackling domestic abuse and violence through the provision of a women's day centre where women who are living in coercive homes and family lives can come and have a break-away time, access support and the Women's Only Gym.
- Better coping strategies
- Referrals
- Awareness of nutrition
- Improved Mental health
- Gym exercise session and classes
- Tackling social isolation
- Health screening/awareness workshops
- Physical activity champions

Key achievements

- We have worked in partnership with Dr Ben Hughes Lecturer in Health and Social Carer, Bolton University, who has shown an interest in this project to complete a piece of research/study about health inequalities within South Asian communities, in particularly women's participation in physical activity

- The women identified a total of 23 different conditions they had experienced in the last 12 months, The most common conditions were joint aches/problems with bones and muscles (n=34), diabetes (n=30), and high blood pressure (n=27).
- Positive connections with local GPs resulted in a high number of referrals to the gym and group exercise classes.
- Walking football sessions were launched and highly successful, which prompted adding further sport such as badminton, boxing, and swimming.
- Dramatically increased awareness of arthritis self-management techniques within the community.
- Encouraged more women to participate in regular physical activity to improve their physical and mental health.
- Completion of research study in partnership with Bolton University Team of PhD students led by Professor Ben Hughes. An exploration of the diverse health and wellbeing needs of women.

We have grown so significantly over the past 18 months that we now look forward to branching out to other wards in Bolton.

APPROVED BY THE TRUSTEES ON 29 Jan 2026 AND SIGNED ON THEIR BEHALF



Zara Naveed

Changing Life Directions

CHANGING LIFE DIRECTIONS

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

CHARITY REGISTRATION NUMBER 1182415

**CHANGING LIFE DIRECTIONS
FOR THE YEAR ENDED 31 MARCH 2025**

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**CHANGING LIFE DIRECTIONS
LEGAL AND ADMINISTRATIVE INFORMATION**

Constitution

Changing Life Directions was registered as a charity on 18 March 2019.

Charity Number

1182415

Trustees

Miss Zara Naveed	<i>(Trustee)</i>
Dr Morsheda Parvin	<i>(Trustee - Appointed 11 June 2024)</i>
Mr Zaid Ahmed Wahid	<i>(Trustee - Appointed 01 October 2024)</i>

Address

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Banks

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LE87 2BB

Accountants

AYA Accountants
82 Blackburn Road
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BB5 1LL

Independent Examiner

Natalie Todd ACCA
Butterworth Barlow Accountants Ltd
Butterworth Barlow House
10 Derby Street
Prescot
Merseyside
L34 3LG

CHANGING LIFE DIRECTIONS

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees are responsible for preparing the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations. The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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 by the trustees of the charity on 01 November 2025 and signed on its behalf by:



Miss Zara Naveed
Trustee

**CHANGING LIFE DIRECTIONS
ACCOUNTANTS REPORT
FOR THE YEAR ENDED 31 MARCH 2025**

We are pleased to act as the appointed accountants for Changing Life Directions.

We confirm that the attached Financial Statements for the period ended 31 March 2025 have been prepared in accordance with relevant statutes and standards, without audit, from the accounting records, invoices, receipts, information and explanations provided to us.

AYA Accountants
82 Blackburn Road
Accrington
Lancashire
BB5 1LL

**CHANGING LIFE DIRECTIONS
INDEPENDENT EXAMINERS REPORT
FOR THE YEAR ENDED 31 MARCH 2025**

Independent examiner's report to the Trustees of Changing Life Directions

I report to the trustees on my examination of the accounts of the above charity (the 'Trust') for the year ended 31 March 2025 set out on pages 5 to 11.

As the charity's trustees you are responsible for the preparation of the accounts in accordance with 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 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or;
- the accounts did not accord with the accounting records; or
- the accounts did 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.



Natalie Todd FCCA
Butterworth Barlow House
10 Derby Street
Prescot
Merseyside
L34 3LG

Date: 01 November 2025

**CHANGING LIFE DIRECTIONS
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	General Funds £	Restricted Funds £	Total 2025 £	Total 2024
Incoming resources					
Voluntary Income	2a	84,771	-	84,771	73,194
Charitable Activities	2b	-	-	-	-
Activities for Generating Funds	2c	-	-	-	-
Total incoming resources available for charitable application		<u>84,771</u>	<u>-</u>	<u>84,771</u>	<u>73,194</u>
Resources expended					
Charitable activities	3	56,065	-	56,065	70,922
Total resources expended		<u>56,065</u>	<u>-</u>	<u>56,065</u>	<u>70,922</u>
Net incoming resources before transfers		<u>28,706</u>	<u>-</u>	<u>28,706</u>	<u>2,272</u>
Transfers		-	-	-	-
Movement in total funds for the year		<u>28,706</u>	<u>-</u>	<u>28,706</u>	<u>2,272</u>
Total funds brought forward		15,448	-	15,448	13,176
Total funds carried forward		<u>44,154</u>	<u>-</u>	<u>44,154</u>	<u>15,448</u>

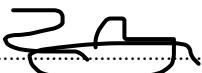
The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

**CHANGING LIFE DIRECTIONS
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	2025 £	2024 £
Fixed Assets	6	10,837	12,094
Current Assets			
Debtors	7	-	-
Cash at bank and in hand	8	34,415	8,448
		<u>34,415</u>	<u>8,448</u>
Creditors	9	(1,098)	(5,094)
Net current assets		<u>33,317</u>	<u>3,354</u>
Net Assets		<u>44,154</u>	<u>15,448</u>
Funds			
Unrestricted Fund		44,154	16,733
Restricted Funds		-	-
		<u>44,154</u>	<u>16,733</u>

The financial statements were approved by the trustees and signed on their behalf by:

Signed: 

Miss Zara Naveed

Chair Person

Date: 01 November 2025

**CHANGING LIFE DIRECTIONS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1 Accounting policies

The financial statements have been prepared in accordance with applicable Accounting Standards in the United Kingdom and the Statement of Recommended Practice 'Accounting by Charities' (SORP).

Basis of accounting

The financial statements have been prepared on the historical cost basis of accounting.

Incoming resources

Funding received are attributed to the management of Changing Life Directions.

Resources expended

Expenditure is disclosed on an accrual basis.

Fixed Assets

Fixed assets are stated at cost less accumulated depreciation.

Depreciation policies

Depreciation was charged on fixtures and fittings and computer equipment at the following rates;

Computer Equipment	20% on Reducing Balance
Fixture & Fittings	20% on Reducing Balance

Fund accounting

Funds held by the Charity are either:

Unrestricted general funds

These are funds which can be used in accordance with the charitable objectives at the discretion of the Trustees.

Restricted funds

These are funds which 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.

Related party transactions and trustees' remuneration

Trustees received no remuneration or expenses during the year.

CHANGING LIFE DIRECTIONS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

2a Incoming Resources from Voluntary Income

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
General Donations	3,484	-	3,484	-
Fundraising	-	-	-	-
Grants	81,287	-	81,287	73,154
Other Income		-	-	40
	<u>84,771</u>	<u>-</u>	<u>84,771</u>	<u>73,194</u>

2b Incoming Resources from charitable activities

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
			-	
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

2c Activities for generating funds

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
			-	
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

3 Resources Expended

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
4 Wages, salaries and permitted earnings	-	-	-	-
Rent	8,842	-	8,842	10,998
Light and Heat	872	-	872	1,608
5 Legal and Professional Costs	57	-	57	-
5 Accounting and Audit Fees	1,122	-	1,122	1,050
Charitable Activity Resources	10,835	-	10,835	2,597
Sundry	32	-	32	143
Depreciation	2,709	-	2,709	3,023
Post and Stationery	254	-	254	231
Phone	415	-	415	422
Training	-	-	-	49
Classes	25,943	-	25,943	46,566
Food	2,584	-	2,584	2,739
Insurance	228	-	228	175
Repairs and Renewals	471	-	471	673
Advertising	28	-	28	140
Travel	217	-	217	467
Subscriptions	1,455	-	1,455	18
Cleaning	-	-	-	22
Bank Interest	1	-	1	1
TOTAL	<u>56,065</u>	<u>-</u>	<u>56,065</u>	<u>70,922</u>

CHANGING LIFE DIRECTIONS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

4 Total staff costs comprised:

	2025 £	2024 £
Wages and salaries	-	-
Social security costs	-	-
	<u>-</u>	<u>-</u>

No employees received pay in excess of £60,000

The average number of employees during the year was 0 (2024: 0)

During the year 6 volunteers provided their services to the charity.

5 Governance costs

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Accountancy Fees	600	-	600	600
Independednt Examiners Fees	498	-	498	474
Other Legal & professional fees	57	-	57	-
	<u>1,155</u>	<u>-</u>	<u>1,155</u>	<u>1,074</u>

**CHANGING LIFE DIRECTIONS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

6 Fixed Assets

	Fixtures & Fittings £	Computer Equipment £	Total £
Cost or Valuation			
At 1 April 2024	14,056	5,565	19,621
Additions	795	658	1,453
Disposals	-	-	-
At 31 March 2025	<u>14,851</u>	<u>6,223</u>	<u>21,074</u>
Depreciation			
At 1 April 2024	4,990	2,537	7,527
Charge for period	1,972	737	2,709
Eliminated on Disposal	-	-	-
At 31 March 2025	<u>6,962</u>	<u>3,274</u>	<u>10,236</u>
Net book value			
At 31 March 2025	<u>7,889</u>	<u>2,949</u>	<u>10,837</u>
At 31 March 2024	<u>9,066</u>	<u>3,028</u>	<u>12,094</u>

7 Debtors

General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
-	-	-	
-	-	-	
<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

8 Bank & Cash

General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
34,415	-	34,415	8,448
<u>34,415</u>	<u>-</u>	<u>34,415</u>	<u>8,448</u>

9 Creditors

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
			-	
Accruals - Accountancy	1,098	-	1,098	1,050
PAYE	-	-	-	4,044
Pensions	-	-	-	-
	<u>1,098</u>	<u>-</u>	<u>1,098</u>	<u>5,094</u>

CHANGING LIFE DIRECTIONS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

10 Analysis of Charitable Funds

Analysis of Fund Movement	Bal B/fwd	Incoming Resources	Resources Expanded	Transfers	Fund C/fwd
Unrestricted Funds:					
General Funds	15,448	84,771	(56,065)	-	44,154
	<u>15,448</u>	<u>84,771</u>	<u>(56,065)</u>	<u>-</u>	<u>44,154</u>
Restricted Funds:					
				-	
				-	
				-	
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>15,448</u>	<u>84,771</u>	<u>(56,065)</u>	<u>-</u>	<u>44,154</u>

11 Net Assets By Fund

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Tangible assets	10,837	-	10,837	12,094
Debtors	-	-	-	-
Bank & cash	34,415	-	34,415	8,448
Creditors: amounts due within one year	(1,098)	-	(1,098)	(5,094)
Net Assets	<u>44,154</u>	<u>-</u>	<u>44,154</u>	<u>15,448</u>

CHANGING LIFE DIRECTIONS

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

CHARITY REGISTRATION NUMBER 1182415

**CHANGING LIFE DIRECTIONS
FOR THE YEAR ENDED 31 MARCH 2025**

CONTENTS

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Statement of Trustees Responsibilities	2
Accountants Report	3
Independent Examiners Report	4
Statement of Financial Activities	5
Balance sheet	6
Notes to the financial statements	7-11

**CHANGING LIFE DIRECTIONS
LEGAL AND ADMINISTRATIVE INFORMATION**

Constitution

Changing Life Directions was registered as a charity on 18 March 2019.

Charity Number

1182415

Trustees

Miss Zara Naveed	<i>(Trustee)</i>
Dr Morsheda Parvin	<i>(Trustee - Appointed 11 June 2024)</i>
Mr Zaid Ahmed Wahid	<i>(Trustee - Appointed 01 October 2024)</i>

Address

105 Halliwell Road
Bolton
Greater Manchester
BL1 3NE

Banks

Barclays
Leicester
LE87 2BB

Accountants

AYA Accountants
82 Blackburn Road
Accrington
Lancashire
BB5 1LL

Independent Examiner

Natalie Todd ACCA
Butterworth Barlow Accountants Ltd
Butterworth Barlow House
10 Derby Street
Prescot
Merseyside
L34 3LG

CHANGING LIFE DIRECTIONS
STATEMENT OF TRUSTEES RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2025

The trustees are responsible for preparing the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations. The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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 by the trustees of the charity on 01 November 2025 and signed on its behalf by:



Miss Zara Naveed
Trustee

**CHANGING LIFE DIRECTIONS
ACCOUNTANTS REPORT
FOR THE YEAR ENDED 31 MARCH 2025**

We are pleased to act as the appointed accountants for Changing Life Directions.

We confirm that the attached Financial Statements for the period ended 31 March 2025 have been prepared in accordance with relevant statutes and standards, without audit, from the accounting records, invoices, receipts, information and explanations provided to us.

AYA Accountants
82 Blackburn Road
Accrington
Lancashire
BB5 1LL

**CHANGING LIFE DIRECTIONS
INDEPENDENT EXAMINERS REPORT
FOR THE YEAR ENDED 31 MARCH 2025**

Independent examiner's report to the Trustees of Changing Life Directions

I report to the trustees on my examination of the accounts of the above charity (the 'Trust') for the year ended 31 March 2025 set out on pages 5 to 11.

As the charity's trustees you are responsible for the preparation of the accounts in accordance with 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 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or;
- the accounts did not accord with the accounting records; or
- the accounts did 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.



Natalie Todd FCCA
Butterworth Barlow House
10 Derby Street
Prescot
Merseyside
L34 3LG

Date: 01 November 2025

**CHANGING LIFE DIRECTIONS
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	General Funds £	Restricted Funds £	Total 2025 £	Total 2024
Incoming resources					
Voluntary Income	2a	84,771	-	84,771	73,194
Charitable Activities	2b	-	-	-	-
Activities for Generating Funds	2c	-	-	-	-
Total incoming resources available for charitable application		<u>84,771</u>	<u>-</u>	<u>84,771</u>	<u>73,194</u>
Resources expended					
Charitable activities	3	56,065	-	56,065	70,922
Total resources expended		<u>56,065</u>	<u>-</u>	<u>56,065</u>	<u>70,922</u>
Net incoming resources before transfers		<u>28,706</u>	<u>-</u>	<u>28,706</u>	<u>2,272</u>
Transfers		-	-	-	-
Movement in total funds for the year		<u>28,706</u>	<u>-</u>	<u>28,706</u>	<u>2,272</u>
Total funds brought forward		15,448	-	15,448	13,176
Total funds carried forward		<u>44,154</u>	<u>-</u>	<u>44,154</u>	<u>15,448</u>

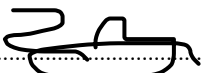
The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

**CHANGING LIFE DIRECTIONS
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	2025 £	2024 £
Fixed Assets	6	10,837	12,094
Current Assets			
Debtors	7	-	-
Cash at bank and in hand	8	34,415	8,448
		<u>34,415</u>	<u>8,448</u>
Creditors	9	(1,098)	(5,094)
Net current assets		<u>33,317</u>	<u>3,354</u>
Net Assets		<u>44,154</u>	<u>15,448</u>
Funds			
Unrestricted Fund		44,154	16,733
Restricted Funds		-	-
		<u>44,154</u>	<u>16,733</u>

The financial statements were approved by the trustees and signed on their behalf by:

Signed: 

Miss Zara Naveed
Chair Person

Date: 01 November 2025

CHANGING LIFE DIRECTIONS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

The financial statements have been prepared in accordance with applicable Accounting Standards in the United Kingdom and the Statement of Recommended Practice 'Accounting by Charities' (SORP).

Basis of accounting

The financial statements have been prepared on the historical cost basis of accounting.

Incoming resources

Funding received are attributed to the management of Changing Life Directions.

Resources expended

Expenditure is disclosed on an accrual basis.

Fixed Assets

Fixed assets are stated at cost less accumulated depreciation.

Depreciation policies

Depreciation was charged on fixtures and fittings and computer equipment at the following rates;

Computer Equipment	20% on Reducing Balance
Fixture & Fittings	20% on Reducing Balance

Fund accounting

Funds held by the Charity are either:

Unrestricted general funds

These are funds which can be used in accordance with the charitable objectives at the discretion of the Trustees.

Restricted funds

These are funds which 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.

Related party transactions and trustees' remuneration

Trustees received no remuneration or expenses during the year.

CHANGING LIFE DIRECTIONS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

2a Incoming Resources from Voluntary Income

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
General Donations	3,484	-	3,484	-
Fundraising	-	-	-	-
Grants	81,287	-	81,287	73,154
Other Income		-	-	40
	<u>84,771</u>	<u>-</u>	<u>84,771</u>	<u>73,194</u>

2b Incoming Resources from charitable activities

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
			-	
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

2c Activities for generating funds

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
			-	
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

3 Resources Expended

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
4 Wages, salaries and permitted earnings	-	-	-	-
Rent	8,842	-	8,842	10,998
Light and Heat	872	-	872	1,608
5 Legal and Professional Costs	57	-	57	-
5 Accounting and Audit Fees	1,122	-	1,122	1,050
Charitable Activity Resources	10,835	-	10,835	2,597
Sundry	32	-	32	143
Depreciation	2,709	-	2,709	3,023
Post and Stationery	254	-	254	231
Phone	415	-	415	422
Training	-	-	-	49
Classes	25,943	-	25,943	46,566
Food	2,584	-	2,584	2,739
Insurance	228	-	228	175
Repairs and Renewals	471	-	471	673
Advertising	28	-	28	140
Travel	217	-	217	467
Subscriptions	1,455	-	1,455	18
Cleaning	-	-	-	22
Bank Interest	1	-	1	1
TOTAL	<u>56,065</u>	<u>-</u>	<u>56,065</u>	<u>70,922</u>

CHANGING LIFE DIRECTIONS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

4 Total staff costs comprised:

	2025 £	2024 £
Wages and salaries	-	-
Social security costs	-	-
	<u>-</u>	<u>-</u>

No employees received pay in excess of £60,000

The average number of employees during the year was 0 (2024: 0)

During the year 6 volunteers provided their services to the charity.

5 Governance costs

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Accountancy Fees	600	-	600	600
Independednt Examiners Fees	498	-	498	474
Other Legal & professional fees	57	-	57	-
	<u>1,155</u>	<u>-</u>	<u>1,155</u>	<u>1,074</u>

**CHANGING LIFE DIRECTIONS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

6 Fixed Assets

	Fixtures & Fittings £	Computer Equipment £	Total £
Cost or Valuation			
At 1 April 2024	14,056	5,565	19,621
Additions	795	658	1,453
Disposals	-	-	-
At 31 March 2025	14,851	6,223	21,074
Depreciation			
At 1 April 2024	4,990	2,537	7,527
Charge for period	1,972	737	2,709
Eliminated on Disposal	-	-	-
At 31 March 2025	6,962	3,274	10,236
Net book value			
At 31 March 2025	7,889	2,949	10,837
At 31 March 2024	9,066	3,028	12,094

7 Debtors

General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
-	-	-	
-	-	-	
-	-	-	-

8 Bank & Cash

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Bank and Cash	34,415	-	34,415	8,448
	34,415	-	34,415	8,448

9 Creditors

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
			-	
Accruals - Accountancy	1,098	-	1,098	1,050
PAYE	-	-	-	4,044
Pensions	-	-	-	-
	1,098	-	1,098	5,094

CHANGING LIFE DIRECTIONS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

10 Analysis of Charitable Funds

Analysis of Fund Movement	Bal B/fwd	Incoming Resources	Resources Expanded	Transfers	Fund C/fwd
Unrestricted Funds:					
General Funds	15,448	84,771	(56,065)	-	44,154
	<u>15,448</u>	<u>84,771</u>	<u>(56,065)</u>	<u>-</u>	<u>44,154</u>
Restricted Funds:					
				-	
				-	
				-	
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>15,448</u>	<u>84,771</u>	<u>(56,065)</u>	<u>-</u>	<u>44,154</u>

11 Net Assets By Fund

	General Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Tangible assets	10,837	-	10,837	12,094
Debtors	-	-	-	-
Bank & cash	34,415	-	34,415	8,448
Creditors: amounts due within one year	(1,098)	-	(1,098)	(5,094)
Net Assets	<u>44,154</u>	<u>-</u>	<u>44,154</u>	<u>15,448</u>