

Z's Defence Academy

Report and financial statements

for the year ended 31 March 2025

Z's Defence Academy
Charity Reference Number:1194054
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Z's Defence Academy
Reference and administrative details
for the year ended 31 March 2025

Charity Registration No: 1194054

Principal Office: Z's Defence Academy
PO BOX 689
Blackburn
BB2 9RB

Trustees: Dawn Wells
Aasiya Mota
Raja Rehman
Azmat Farid

Bankers: NatWest Bank
44 Copy Nook
Eanam
Blackburn
BB1 3AN

Accountants: H&A Consultancy Services Ltd
Ground Floor Front
185 Audley Range
Blackburn
Lancashire
BB1 1TH



Trustee's Annual Report
for the year ended 31 March 2025

The Trustees present their report and accounts for the year ended 31 March 2025.

The financial statements have been prepared on an accruals basis in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's constitution, Charities Act 2011.

Structure, governance and management
CIO - FOUNDATION registered 9 April 2021.

Our objectives

The objects of the CIO are:

- 1) to advance education and training for the public benefit in self-defence techniques in order to raise awareness of and protect personal safety
- 2) the promotion of community participation in healthy recreation for the public benefit through the provision of facilities to participate in sports and activities capable of promoting physical health and fitness. (for the purposes of this clause "facilities" means land, buildings, equipment, access to coaching and organising sporting activities).
- 3) to further such exclusively charitable purposes for the public benefit as the trustees in their absolute discretion shall determine by making donations to registered charities.

Achievements and performance

The charity received donations of £66,395 (2024: £89,792) during the year and the work carried out by the charity during the year is detailed in the following pages.

Future Plans

The charity aims to continue with its activities long term for the benefit of the community.

Risk management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Reserves policy

The Reserve Fund represents unrestricted funds. The Trustees aim to maintain sufficient reserves so as to give flexibility to cover temporary timing differences for donations received, adequate working capital for core costs and which will allow them to respond quickly to the needs of the Charity.



Trustee's Annual Report
for the year ended 31 March 2025

Public Benefit

The trustees have a duty to comply with Section 17 of The Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit. The trustees consider the aims, objectives and activities of the charity and compare these with the achievements and outcomes of the various programmes, reviewing the benefits brought to the public the charity seeks to help by each key activity. The trustees have referred to the Charity Commission's guidance on public benefit in undertaking the public benefit duty.

Trustees' responsibilities

The Charities Act require 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 surplus of the charity for that period. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 14 April 2025 and signed on its behalf by:

Dawn Wells
Trustee

Azmat Farid
Trustee



Review of Charitable activities
for the year ended 31 March 2025

Background

Background Z's Defence Academy, a women-led charity based in Blackburn, focuses on engaging, educating, and empowering women to overcome significant barriers and lead fulfilling lives. The organisation offers a range of activities including self-defence, martial arts, outdoor pursuits, educational workshops, and access to blue/green spaces, along with holistic well being programs addressing physical, mental, emotional, and spiritual health. Notably, the Academy has collaborated with the NHS and other organisations to support women with long term health conditions, particularly from ethnic minority groups, through unique initiatives such as menopause-related sessions. Recognised for its proactive and person-cantered approach, Z Defence Academy has been awarded multiple awards and continues to positively impact the community through its diverse and inclusive programs.

Project and Activity Updates

British Wrestling



The Wrestling Project aims to establish a wrestling club for individuals aged 10 to 60 in a deprived area of Blackburn, focusing on boosting confidence, resilience, and socialisation through physical activity. The project addresses high obesity rates and rising violent crimes, particularly violence, and seeks affiliation with British Wrestling to create the first female-only wrestling club in the area. Supported by the community and local authorities, the club will offer weekly wrestling and self-defence sessions, helping participants learn life skills, improve their mindset, and build a supportive community. The project plans to train volunteers, seek grants and donations, and explore a small membership fee for sustainability. Networking with local organisations and forming partnerships will be essential for empowering vulnerable women and promoting positive lifestyles.

Participants: 240
Outcome: Complete



Main Grant Awards 4 All



The "Weighing In-clusion" aims to engage and integrate South Asian women in East Lancashire's most deprived areas to combat obesity, diabetes, heart disease, depression, and mental health issues. These women often face cultural barriers, embarrassment, and discrimination, preventing them from participating in physical activities. The project seeks funding to run female-only health, well-being, and engagement workshops to build self confidence, self-esteem, and empowerment. By fostering strong relationships among women with similar experiences and consulting over 600 women and mainstream agencies, the project ensures a deep understanding of their needs.

Review of Charitable activities
for the year ended 31 March 2025

Through grassroots community engagement and continuous feedback, the initiative addresses serious issues like mental health problems and domestic violence, helping women access necessary support and preventing them from becoming a forgotten community.

Participants: 232
Outcome: Complete



Post Code Lottery



This project created a transformative impact on 212 low-income, socially isolated, mostly South-Asian women and girls in Blackburn, empowering them through culturally sensitive, female-only activities designed to improve physical health, mental well-being, and social connectedness. With weekly sessions including self-defence, fitness classes (such as yoga, chair yoga, Zumba), weight management, nutrition and menopause advice, and mental health support, participants built confidence, resilience, and peer networks in safe, supportive spaces. Co-produced with over 400 women and shaped by community needs, the project addressed long-standing barriers to activity and well-being rooted in cultural norms, social isolation, and economic hardship. The funding enabled holistic, accessible support that not only benefited the women directly but also created ripple effects in families and communities, challenging stigmas and reshaping attitudes. By monitoring impact through ongoing feedback, the project ensured that participants remained at the heart of delivery—leading to lasting change in health, empowerment, and social inclusion.

Participants: 212
Outcome: Complete

BBC Children in Need



Z's Defence Academy, a community-based organisation for women and girls in East Lancashire, helps young females overcome barriers to lead active and fulfilling lives. Offering a mix of physical sports, outdoor pursuits, self-defence, martial arts, and self-development, the Academy builds self-confidence, motivation, and essential life skills. The volunteer-led Academy focuses on disadvantaged areas, ensuring accessibility for young girls. Over the next year, the Academy plans to reach over 150 girls aged 10-18, emphasising personal safety, education, and health/wellbeing. Through extensive community consultations and social media engagement, the project meets local needs while promoting youth social action and leadership, making it well-placed to inspire and support young females.

Participants: 150
Outcome: Complete





Review of Charitable activities
for the year ended 31 March 2025

Community Foundation

Our charity aims to support young girls and women in Blackburn by enhancing their physical, mental, and emotional well-being through a transformation programme. This initiative includes fitness sessions, self-defence, nutrition education, life coaching, and 1-1 counselling, particularly targeting those in deprived areas who are inactive or struggling with poor health. The high demand for these programs was evident from our recent "Together We Grow" event. Led by female leaders in accessible community venues, the project will engage 75 women, removing barriers to participation by providing transport if needed. Activities focus on building confidence, mental resilience, and social connections, helping women overcome anxiety and improve their physical health.

Participants: 44
Outcome: Complete



Sport England



Our Active Lives project is a 12-month, community-based initiative focused on supporting women and girls—primarily from Southeast Asian backgrounds—in Blackburn with Darwen to engage in meaningful physical activity. Designed to break down social, cultural, and economic barriers that limit participation, the project will offer free, weekly sessions including community walks, gym workouts, and culturally sensitive dance classes in safe, women-only spaces. Led by qualified project workers and supported by a dedicated team of multilingual local volunteers, the program will provide holistic support, motivation, and education to build the physical activity habit for long-term health and confidence. Grounded in community consultation and driven by the lived experiences of women, including our founder Zaynab Jogi, the project will empower participants to improve physical fitness, mental well-being, and social connection transforming lives while addressing deep-rooted inequalities in health, access, and opportunity.

Participants: 155
Outcome: ongoing



FA Football



Our football funding initiative will benefit a wide range of community members, with a strong focus on young girls and women in Blackburn's most disadvantaged areas. By creating inclusive, supportive spaces, the project will promote physical health, mental well-being, and social connection, empowering participants through sport.

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Review of Charitable activities
for the year ended 31 March 2025

Women and girls will gain confidence, improve fitness, and develop leadership and life skills, helping to break down cultural and gender barriers. Coaches and volunteers will also benefit through training and support, enhancing local capacity. This pilot project aims to foster long-term community cohesion, promote gender equality, and create lasting, positive change—with plans to expand across the North West.

Participants: 160
Outcome: ongoing



Peter Harrison



Our project empowers young South Asian women (aged 11–18) in Blackburn—one of the UK's most deprived areas—through a year-long programme of inclusive sports and wellbeing activities. Funded by PHF, the initiative will offer yoga, cycling, dance, martial arts, mountaineering, and strength training, tailored through direct feedback from beneficiaries. By combining physical activity with mental health and self-esteem support, the project tackles entrenched health inequalities, builds confidence, and fosters community belonging. Delivered by qualified staff and passionate local volunteers, we aim to support 200 young women over 156 sessions, measuring outcomes through fitness assessments, wellbeing questionnaires, and feedback. Funding will cover staff, venue hire, equipment, volunteer training, outdoor activity delivery, and marketing. Rooted in over 20 years of trusted community work by Z's Defence Academy, this project is driven by lived experience and shaped by those it serves, helping girls break barriers, stay active, and build healthier futures.

Participants: 200
Outcome: ongoing

Ground Work



Our proposal aims to address the growing demand for self-defence sessions from women in our community, specifically those who want to gain skills to manage threatening situations and avoid victimisation. These sessions will teach practical self-defence techniques, empowering women to protect themselves, increase their independence, and foster a sense of achievement. Our primary focus is to support women impacted by domestic abuse, equipping them with essential skills to reduce vulnerability and enhance their confidence, ultimately contributing to a safer community. Based on insights from previous projects, we plan to incorporate street-awareness training to help participants identify potential threats, thereby enhancing their confidence and self-discipline.

Review of Charitable activities
for the year ended 31 March 2025

This also indirectly supports local policing efforts by fostering a safer, more vigilant community. We are committed to engaging women from diverse backgrounds and emphasising the importance of personal safety, education, and overall well-being.

Participants: 120
Outcome: Ongoing



Z's Defence Academy
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Independent Examiner's Statement, Report and Opinion on the Accounts

I report to the trustees on my examination of the financial statements of the above for the year ended 31 March 2025.

Respective responsibilities of trustees and examiner

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

I report in respect of my examination of the financial statements of Autism Forward carried out under section 145 of the 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.

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 Autism Forward 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 accounting 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.

I Mulla (AFA MIPA) for and behalf of
H&A Consultancy Services Ltd
Ground Floor Front
185 Audley Range
Blackburn
Lancashire
BB1 1TH

14 April 2025

Z's Defence Academy
Charity Reference Number:1194054
Statement of Financial Activities
for the year ended 31 March 2025

	Note	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>2025</u> <u>Total</u> £	<u>2024</u> <u>Total</u> £
INCOMING RESOURCES					
<i>Incoming resources from charitable activities</i>					
Grants and donations	2	31,735	34,660	66,395	89,792
Interest received		-	-	-	-
Total Incoming resources		31,735	34,660	66,395	89,792
RESOURCES EXPENDED					
<i>Charitable activities</i>					
Charitable activities	3	26,050	52,651	78,701	91,463
Governance costs	4	900	-	900	900
Total Resources expended		26,950	52,651	79,601	92,363
Net income/(loss) for the year		4,785	(17,991)	(13,206)	(2,571)
Transfer between funds	5	(362)	362	-	-
Movement in funds		4,423	(17,629)	(13,206)	(2,571)
<i>Reconciliation of funds</i>					
Total funds brought forward		3,039	24,215	27,254	29,825
Total funds carried forward		7,462	6,586	14,048	27,254

There are no gains or losses other than those recognised in the Statement of Financial Activities.

All incoming resources and resources expended are derived from continuing activities

The notes on following pages form part of these accounts.

Z's Defence Academy
Charity Reference Number:1194054
Balance Sheet
as at 31 March 2025

	Note	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>2025</u> <u>Total</u> £	<u>2024</u> <u>Total</u> £
Current Assets					
Cash at bank and in hand		8,362	6,586	14,948	28,154
		<u>8,362</u>	<u>6,586</u>	<u>14,948</u>	<u>28,154</u>
Creditors					
Amounts falling due within one year	7	(900)	-	(900)	(900)
		<u>(900)</u>	<u>-</u>	<u>(900)</u>	<u>(900)</u>
Net Current Assets		<u>7,462</u>	<u>6,586</u>	<u>14,048</u>	<u>27,254</u>
Funds					
Restricted funds	8	-	6,586	6,586	24,215
Unrestricted funds		7,462	-	7,462	3,039
		<u>7,462</u>	<u>6,586</u>	<u>14,048</u>	<u>27,254</u>

Approved by the trustees on 14 April 2025 and signed on its behalf by:

Dawn Wells
Trustee

Azmat Farid
Trustee

Z's Defence Academy
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Notes to the Accounts
for the year ended 31 March 2025

1 Accounting policies

Basis of preparation

The accounts have been prepared under the historical cost convention.

The Charity has taken advantage of the exemption in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small charity.

The accounts have been prepared in accordance with applicable accounting standards, the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005 and the Charities Act 2011.

Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the coming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the charity has been given notification of entitlement is received and the amount receivable can be measured with sufficient reliability.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Gift in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources.

Z's Defence Academy
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Notes to the Accounts
for the year ended 31 March 2025

Tangible fixed assets

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

Plant and machinery 25%

Debtors

Debtors are measured at their recoverable amounts at the balance sheet date.

Creditors

Creditors and provision are measured and accounted for in accordance with usually accepted accruals principles.

Taxation

As a registered charity, the organisation is exempt from income and corporation tax to the extent that its income and gains are applied towards the charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

2 Incoming Resources	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>2025</u> <u>Total</u> <u>£</u>	<u>2024</u> <u>Total</u> <u>£</u>
General fundraising	27,164	-	27,164	13,112
HMRC Gift aid	4,571	-	4,571	-
YHA Outdoor	-	-	-	120
BBC Children in Need	-	-	-	20,790
British Wrestling	-	-	-	4,320
Muslim Sports Foundation	-	-	-	4,400
Awards For All	-	-	-	10,000
Million Hour Fund	-	-	-	9,850
Postcode Lottery	-	-	-	15,000
PYNE	-	-	-	250
Base	-	-	-	250
Rossendale Fund	-	-	-	4,850
Community Foundation Grant	-	-	-	6,850
Sport England	-	13,340	13,340	-
FA Football	-	4,000	4,000	-
Groundwork	-	2,320	2,320	-
Peter Harrison Foundation	-	15,000	15,000	-
	<u>31,735</u>	<u>34,660</u>	<u>66,395</u>	<u>89,792</u>

3 Resources Expended	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>2025</u> <u>Total</u> <u>£</u>	<u>2024</u> <u>Total</u> <u>£</u>
Charitable activities				
Activity costs	2,272	7,361	9,633	8,514
Materials and equipment	2,085	7,864	9,949	12,376
Consultancy costs and wages	1,960	6,640	8,600	34,133
Travel & Subsistence	1,545	1,513	3,058	5,475
Postage & Stationery	773	1,062	1,835	3,412

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Notes to the Accounts
for the year ended 31 March 2025

Premises and venue hire costs	1,211	9,430	10,641	10,289
Insurance	68	280	348	822
Advertising and marketing	1,024	1,486	2,510	4,495
IT costs	2,015	865	2,880	2,420
Professional fees	11,112	16,150	27,262	9,527
Charitable donations	1,985	-	1,985	-
	<u>26,050</u>	<u>52,651</u>	<u>78,701</u>	<u>91,463</u>

4 Governance	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>2025</u> <u>Total</u>	<u>2024</u> <u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Accountants fees	900	-	900	900
	<u>900</u>	<u>-</u>	<u>900</u>	<u>900</u>

5 Transfer between funds

£362 (2024: £3,239) was transferred from unrestricted to restricted funds during the period.

6 Taxation on surplus ordinary activities

As the CIO is a registered charity no provision has been made for taxation.

7 Creditors: Amounts falling due within one year

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>2025</u> <u>Total</u>	<u>2024</u> <u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Accruals	900	-	900	900
	<u>900</u>	<u>-</u>	<u>900</u>	<u>900</u>

8 Movement in funds

	<u>At 1 April</u> <u>2024</u>	<u>Net</u> <u>Movement</u>	<u>At 31 March</u> <u>2025</u>
	<u>£</u>	<u>£</u>	<u>£</u>
Unrestricted funds			
Donations and legacies	3,039	4,423	7,462
Restricted funds			
Donations and legacies	24,215	(17,629)	6,586
Total Funds	<u>27,254</u>	<u>(13,206)</u>	<u>14,048</u>

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Notes to the Accounts
for the year ended 31 March 2025

Restricted funds	<u>2025</u>	<u>2024</u>
	£	£
The restricted fund comprises of:		
British Wrestling	-	2,400
BBC Children in Need	-	10,395
Awards For All	-	525
Postcode Lottery	-	6,170
Community Foundation Grant	-	4,725
Sport England	766	-
FA Football	2,110	-
Groundwork	1,169	-
Peter Harrison Foundation	2,541	-
	<u>6,586</u>	<u>24,215</u>