

**Charity Registration Number: 1195512**

**GREATER MANCHESTER SOUTH ASIAN WOMEN'S  
OUT OF HOURS SUPPORT**

**A Charitable Incorporated Organisation (CIO)**

**TRUSTEES' ANNUAL REPORT AND  
FINANCIAL STATEMENTS**

**For The Year Ended**

**31<sup>st</sup> March 2025**

# GREATER MANCHESTER SOUTH ASIAN WOMEN'S OUT OF HOURS SUPPORT

## CONTENTS

---

|                                                | <b>Page</b> |
|------------------------------------------------|-------------|
| Members of the Board and professional advisers | 2           |
| Trustees Annual Report                         | 3 to 6      |
| Independent Examination                        | 7           |
| Receipts and Payments Accounts                 | 8           |
| Statement of Assets and Liabilities            | 9           |
| Notes to the financial statements              | 10 to 11    |

# GREATER MANCHESTER SOUTH ASIAN WOMEN'S OUT OF HOURS SUPPORT

## MEMBERS OF THE BOARD AND PROFESSIONAL ADVISORS

---

|                                |                                                                                                            |
|--------------------------------|------------------------------------------------------------------------------------------------------------|
| <b>Registered Charity Name</b> | Greater Manchester South Asian Women's<br>Out Of Hours Support                                             |
| <b>Charity Number</b>          | 1195512                                                                                                    |
| <b>Registered Office</b>       | 288 Frederick Street<br>Oldham<br>OL8 4HG                                                                  |
| <b>Trustees</b>                | Shahida Begum (Chair)<br>Saima Suleman<br>Marya Javed                                                      |
| <b>Accountants</b>             | Community Accounting Lancashire C.I.C.<br>Foxfields<br>9 Norley Close<br>Chadderton<br>Oldham<br>OL1 2RA   |
| <b>Bankers</b>                 | Lloyds Bank<br>Westminster House Branch<br>Swansea Osc<br>Epona House<br>Phoenix Way<br>Swansea<br>SA7 9HG |



## Trustees' Annual Report for the period

| From | Period start date |       |      | To | Period end date |       |      |
|------|-------------------|-------|------|----|-----------------|-------|------|
|      | Day               | Month | Year |    | Day             | Month | Year |
|      | 1st               | April | 2024 |    | 31st            | March | 2025 |

### Section A Reference and administration details

**Charity name** Greater Manchester South Asian Women's Out of Hours Support

**Other names charity is known by** GMSAW

**Registered charity number (if any)** 1195512

**Charity's principal address** 288 Frederick Street

Oldham

Greater Manchester

**Postcode** OL8 4HG

#### Names of the charity trustees who manage the charity

|   | Trustee name  | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|---|---------------|-----------------|-----------------------------------|---------------------------------------------------------------|
| 1 | Shahida Begum | Chair           |                                   |                                                               |
| 2 | Saima Suleman |                 |                                   |                                                               |
| 3 | Marya Javed   |                 |                                   |                                                               |

#### Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name           | Dates acted if not for whole year |
|----------------|-----------------------------------|
| Not applicable | ~                                 |

#### Name of chief executive or names of senior staff members (Optional information)

Seher Sheikh

### Section B Structure, governance and management

#### Description of the charity's trusts

|                                                                     |                                            |
|---------------------------------------------------------------------|--------------------------------------------|
| Type of governing document<br>(eg. trust deed, constitution)        | Constitution                               |
| How the charity is constituted<br>(eg. trust, association, company) | Charitable Incorporated Organisation (CIO) |
| Trustee selection methods<br>(eg. appointed by, elected by)         | Elected from Membership                    |

## Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Policies and procedures:

Risk management  
Safeguarding vulnerable beneficiaries  
Volunteer management  
Complaints handling

Safe Recruitment and Staffing policy  
Equal opportunities and general guidelines:  
Health and safety policy

## Section C

## Objectives and activities

**Summary of the objects of the charity set out in its governing document**

To relieve the distress and suffering of women, in particular, women of South Asian ethnicity, who have suffered or who are exposed to domestic violence or other forms of abuse, through the provision of a support helpline, drop-in support sessions, education and through delivering training sessions and advice to other organisations and services on domestic violence.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

GMSAW provides a holistic approach in supporting BAME women in Medlock Vale area of Oldham through training and wellbeing activities, 1:1 support, and referrals to official agencies to reduce isolation, build self-esteem and enhance well-being.

We provide a safe environment where women can come together and learn new skills and seek support on issues affective them, support women's well-being by reducing isolation and build on skills they already have. Encourage building confidence for women who are wanting to learn English as a second language by providing a safe space to practice their spoken English.

Well- being activities such as exercise, coffee and connect, hair and beauty and activities as identified by the women are delivered.

The trustees have regard to the guidance issued by the Charity Commission on public benefit and discuss this at our trustees' meetings where we plan and make decisions for the carrying out of our activities to which the guidance is relevant.

## Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

We have 3 volunteers and 4 sessional workers that support the groups and help line delivered by GMSAW.  
The volunteers and staff access training through Oldham Action Together and in house training is delivered by the manager.

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

Activities during the year were:

#### Community Activities and Initiatives

- **Health and Wellbeing Sessions:**  
Delivered Zumba classes alongside workshops on cancer awareness, menopause, and women's health. Guest speakers from partner organisations, including Social Prescribing and Mind in Oldham, contributed to these sessions.
- **Volunteer Development:**  
A four-week cultural awareness course was facilitated for volunteers, followed by a Volunteers' Celebration Event to recognise their contributions.
- **Social and Recreational Activities:**  
Organised trips to the Trafford Centre, Birmingham, and Scarborough, enabling women to socialise and experience travel outside their home town.
- **Fundraising and Partnerships:**  
Hosted a Macmillan Coffee Morning to raise funds, and collaborated with Northern Routes to deliver a community gardening project.
- **Support Services:**  
Operated a helpline that supported 25 women, providing advice and guidance on issues such as domestic abuse, welfare benefits, and access to foodbanks

## Section E Financial review

**Brief statement of the charity's policy on reserves**

Our reserves policy is to hold 3 months costs (expenditure) in free reserves (unrestricted funds) to ensure all costs are covered and the charity is sustainable as a going concern.

**Details of any funds materially in deficit**

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The total assets (cash funds) of GMSAW CIO were £80,598 as at the 31<sup>st</sup> of March 2025, being £61,754 of Restricted funds and £18,844 Unrestricted funds (free reserves).

## Section F Other optional information

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

**Signed on behalf of the charity's trustees**

**Signature(s)**



**Full name(s)**

Shahida Begum

**Position (eg Secretary, Chair, etc)**

CHAIR

**Date**

2<sup>nd</sup> December 2025

**GREATER MANCHESTER SOUTH ASIAN WOMEN'S OUT OF HOURS SUPPORT**  
**REPORT TO THE MEMBERS ON THE UNAUDITED FINANCIAL STATEMENTS OF**  
**GREATER MANCHESTER SOUTH ASIAN WOMEN'S OUT OF HOURS SUPPORT**  
**FOR THE YEAR ENDED 31 MARCH 2025**

---

I report on the accounts for the year ended 31<sup>st</sup> March 2025 as set out on pages 8 to 11.

**Respective Responsibilities of Trustees and Examiner**

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

The charity's trustees consider an audit is not required for this year under section 144 of the 2011 Act, and that an independent examination is needed.

It is my responsibility as independent examiner to:

- ~ examine the accounts under section 145 of the 2011 Act
- ~ follow the applicable Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act, and
- ~ to state whether particular matters have come to my attention

**Basis of Independent Examiners Report**

My examination was carried out in accordance with the Directions given by the Charity commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures in the accounts, and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

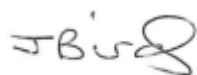
**Independent Examiners Statement**

I have completed my examination for the year ended 31<sup>st</sup> March 2025.

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

- ~ accounting records were not kept in accordance with section 130 of the 2011 Act or
- ~ the accounts do not accord with the accounting records to comply with the accounting requirements of the 2011 Act

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



5<sup>th</sup> December 2025

**Miss Jacqueline Bird F.M.A.A.T.**  
Community Accounting Lancashire C.I.C.  
Foxfields  
9 Norley Close  
Chadderton  
Oldham  
OL1 2RA

# GREATER MANCHESTER SOUTH ASIAN WOMEN'S OUT OF HOURS SUPPORT

## RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2025

|                                        |              | Unrestricted<br>Funds | Restricted<br>Funds  | Total<br>Funds       | Total<br>Funds       |
|----------------------------------------|--------------|-----------------------|----------------------|----------------------|----------------------|
|                                        |              | 2025                  | 2025                 | 2025                 | 2024                 |
|                                        | <i>Notes</i> | £                     | £                    | £                    | £                    |
| <b>RECEIPTS</b>                        |              |                       |                      |                      |                      |
| Grants                                 | 2            | 12,561                | 43,695               | 56,256               | 45,445               |
| Donations                              |              | 2,781                 | -                    | 2,781                | 923                  |
| Fund Raising                           |              | -                     | -                    | -                    | 122                  |
| Activities & Resources                 |              | 380                   | -                    | 380                  | -                    |
| Refreshments                           |              | 87                    | -                    | 87                   | -                    |
| Other Income                           |              | -                     | -                    | -                    | -                    |
| <b>TOTAL RECEIPTS</b>                  |              | <b>15,809</b>         | <b>43,695</b>        | <b>59,504</b>        | <b>46,490</b>        |
| <b>PAYMENTS</b>                        |              |                       |                      |                      |                      |
| Sessional Workers                      |              | 3,069                 | 11,473               | 14,542               | 7,210                |
| Management Costs                       |              | 74                    | 184                  | 258                  | 421                  |
| Venue Hire                             |              | 1,550                 | 2,484                | 4,034                | 3,001                |
| Coach Hire                             |              | -                     | 725                  | 725                  | -                    |
| Activities Costs & Resources           |              | 1,029                 | 2,638                | 3,667                | 6,028                |
| Refreshments                           |              | 518                   | 718                  | 1,236                | 667                  |
| Marketing & Publicity                  |              | 100                   | 466                  | 566                  | -                    |
| Website                                |              | -                     | -                    | -                    | 64                   |
| Telephone & Internet                   |              | 58                    | 21                   | 79                   | 484                  |
| Printing & Stationery                  |              | -                     | -                    | -                    | -                    |
| Volunteer Expenses                     |              | -                     | -                    | -                    | -                    |
| Gifts (Volunteers)                     |              | -                     | 113                  | 113                  | 128                  |
| Memberships                            |              | -                     | -                    | -                    | -                    |
| Insurance                              |              | -                     | 180                  | 180                  | 180                  |
| Accountancy Fees                       |              | 600                   | -                    | 600                  | 365                  |
| Bank Charges                           |              | -                     | -                    | -                    | -                    |
| Sundries                               |              | -                     | -                    | -                    | 34                   |
| <b>TOTAL PAYMENTS</b>                  |              | <b>6,998</b>          | <b>19,002</b>        | <b>26,000</b>        | <b>18,582</b>        |
| <b>Net of receipts/(payments)</b>      |              | <b>8,811</b>          | <b>24,693</b>        | <b>33,504</b>        | <b>27,908</b>        |
| <br><b>Cash funds at 31 March 2024</b> | <br>3        | <br>2,002             | <br>45,092           | <br>47,094           | <br>19,186           |
| <b>Transfer of Funds</b>               | 3            | 8,031                 | (8,031)              | -                    | -                    |
| <b>Cash funds at 31 March 2025</b>     | 3            | <b><u>18,844</u></b>  | <b><u>61,754</u></b> | <b><u>80,598</u></b> | <b><u>47,094</u></b> |

# GREATER MANCHESTER SOUTH ASIAN WOMEN'S OUT OF HOURS SUPPORT

## STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 MARCH 2025

---

|                   | Unrestricted<br>Funds<br>As at<br>31/03/25<br>£ | Restricted<br>Funds<br>As at<br>31/03/25<br>£ | Total<br>Funds<br>As at<br>31/03/25<br>£ | Total<br>Funds<br>As at<br>31/03/24<br>£ |
|-------------------|-------------------------------------------------|-----------------------------------------------|------------------------------------------|------------------------------------------|
| <b>CASH FUNDS</b> |                                                 |                                               |                                          |                                          |
| Bank              | 18,844                                          | 61,754                                        | 80,598                                   | 47,094                                   |
| Cash              | -                                               | -                                             | -                                        | -                                        |
|                   | <u>18,844</u>                                   | <u>61,754</u>                                 | <u>80,598</u>                            | <u>47,094</u>                            |

### LIABILITIES

Independent Examination Fee

£  
675

The financial statements were approved by the Board of Trustees on the 2<sup>nd</sup> of December 2025 and signed on their behalf:



Shahida Begum  
Chair/Trustee

# GREATER MANCHESTER SOUTH ASIAN WOMEN'S OUT OF HOURS SUPPORT

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2025

#### 1. Receipts and payments accounts

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year.

In this context "cash" includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

#### 2. Grants Received

|                                   | Unrestricted<br>Funds<br>2025 | Restricted<br>Funds<br>2025 | Total<br>Funds<br>2025 | Total<br>Funds<br>2024 |
|-----------------------------------|-------------------------------|-----------------------------|------------------------|------------------------|
|                                   | £                             | £                           | £                      | £                      |
| GM Wellbeing Fund                 | -                             | 4,980                       | 4,980                  | -                      |
| GM Walking Fund                   | -                             | 1,629                       | 1,629                  | -                      |
| Onward Homes                      | -                             | 2,460                       | 2,460                  | -                      |
| Sport England Movement Fund       | -                             | 5,350                       | 5,350                  | -                      |
| Oldham MBC Local Improvement Fund | -                             | -                           | -                      | 3,500                  |
| Barchester Health                 | 600                           | -                           | 600                    | -                      |
| Arnold Clark                      | 100                           | -                           | 100                    | -                      |
| Oldham Athletics                  | -                             | -                           | -                      | 720                    |
| National Lottery                  | -                             | 19,960                      | 19,960                 | 9,960                  |
| Postcode Lottery                  | 9,710                         | -                           | 9,710                  | 11,447                 |
| Volunteer Celebration Fund        | -                             | 416                         | 416                    | 500                    |
| The Ideas Fund                    | -                             | -                           | -                      | -                      |
| Oak Community Development         | 2,151                         | -                           | 2,151                  | 634                    |
| Oldham One                        | -                             | -                           | -                      | 10,954                 |
| Oldham MBC Councillors Fund       | -                             | 900                         | 900                    | 1,450                  |
| Oldham GM Moving Fund             | -                             | -                           | -                      | 4,820                  |
| Answer Cancer                     | -                             | 8,000                       | 8,000                  | -                      |
| Primrose Bank                     | -                             | -                           | -                      | 500                    |
| Forever Manchester                | -                             | -                           | -                      | 960                    |
|                                   | <u>12,561</u>                 | <u>43,695</u>               | <u>56,256</u>          | <u>45,445</u>          |

# GREATER MANCHESTER SOUTH ASIAN WOMEN'S OUT OF HOURS SUPPORT

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

### 3. Fund Analysis

|                             | Balance as at<br>31 March<br>2024 | Receipts             | Payments               | Transfer<br>of Funds | Balance as at<br>31 March<br>2025 |
|-----------------------------|-----------------------------------|----------------------|------------------------|----------------------|-----------------------------------|
|                             | £                                 | £                    | £                      | £                    | £                                 |
| <b>Unrestricted Funds</b>   | <b>2,002</b>                      | <b>15,809</b>        | <b>(6,998)</b>         | <b>8,031</b>         | <b>18,844</b>                     |
| <b>Restricted Funds</b>     |                                   |                      |                        |                      |                                   |
| GM Wellbeing Fund           | -                                 | 4,980                | -                      | -                    | 4,980                             |
| GM Walking Fund             | -                                 | 1,629                | (438)                  | -                    | 1,191                             |
| Onward Homes                | -                                 | 2,460                | (1,488)                | -                    | 972                               |
| Sport England Movement Fund | -                                 | 5,350                | (675)                  | -                    | 4,675                             |
| Oldham Athletics            | 720                               | -                    | -                      | -                    | 720                               |
| National Lottery            | 5,767                             | 19,960               | (6,685)                | -                    | 19,042                            |
| Postcode Lottery**          | 8,031                             | -                    | -                      | (8,031)              | -                                 |
| Volunteer Celebration Fund  | 192                               | 416                  | (532)                  | -                    | 76                                |
| The Ideas Fund              | 2,195                             | -                    | (720)                  | -                    | 1,475                             |
| Near Neighbours             | 390                               | -                    | (184)                  | -                    | 206                               |
| Action Together (Helpline)  | 1,000                             | -                    | (675)                  | -                    | 325                               |
| Oak Community Development   | 699                               | -                    | (201)                  | -                    | 498                               |
| Oldham One                  | 15,272                            | -                    | -                      | -                    | 15,272                            |
| Oldham One (Helpline)       | 1,500                             | -                    | -                      | -                    | 1,500                             |
| Oldham MBC Councillors Fund | 675                               | 900                  | -                      | -                    | 1,575                             |
| Oldham GM Moving Fund       | 4,100                             | -                    | (695)                  | -                    | 3,405                             |
| Answer Cancer               | 2,792                             | 8,000                | (6,297)                | -                    | 4,495                             |
| Primrose Bank               | 344                               | -                    | (100)                  | -                    | 244                               |
| Forever Manchester          | 1,415                             | -                    | (312)                  | -                    | 1,103                             |
|                             | <b>45,092</b>                     | <b>43,695</b>        | <b>(19,002)</b>        | <b>(8,031)</b>       | <b>61,754</b>                     |
| <b>TOTAL FUNDS</b>          | <b><u>47,094</u></b>              | <b><u>59,504</u></b> | <b><u>(26,000)</u></b> | <b><u>-</u></b>      | <b><u>80,598</u></b>              |

\*\* Balance as at 31st March 2024 of £8,031 in Restricted Funds. Confirmation received (from the Postcode Lottery) that this is Unrestricted funding. As such the brought forward balance of £8,031 was transferred from Restricted to Unrestricted funds as at the 1st of April 2024.