

GLOW - Giving Life Opportunities to Women

Northern Ireland · Charity number 104660

Details

Known as GLOW

Status Received

Company number [633767](#)

Registered 2016-03-22

Register [View on the Charity Commission for Northern Ireland register](#)

Contact

Address Unit B1/1
1St Floor Old Mill
Conway Mill
5 - 7 Conway Street
Belfast
BT13 2de
BT13 2DE

Phone 02895601272

Email info@glowni.com

Website www.glowni.com

Activities

Purposes: The Company's objects ("Objects") are specifically restricted to the following: The advancement of education, relief of need, and the preservation and protection of health of the inhabitants in North and West Belfast in particular and in any other part of Northern Ireland, the Republic of Ireland and in any other part of the world ("hereinafter called the "area of benefit") and especially (but not exclusively) women and girls, in particular by (but not limited to) the following means: (a) to provide of a range of services and activities which promote the personal development and positive mental health and wellbeing of the beneficiaries and/ or which advance their education, vocational skills and employability and; (b) to educate and assist children and young people, within the area of benefit, and especially young women and girls, through the services and activities offered by the Company to develop their physical, mental and spiritual capacities so that they may grow to full maturity as individuals and members of society."

What the charity does: The advancement of education, The advancement of health or the saving of lives, The advancement of citizenship or community development, The relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage

How the charity works: Community development, Education/training, Gender, General charitable purposes, Volunteer development, Youth development

Who the charity helps: Children (5-13 year olds), Mental health, Parents, Specific areas of deprivation, Unemployed/low income, Voluntary and community sector, Volunteers, Women, Youth (14-25 year olds)

Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£157,884	£174,255	£0	6

Trustees

Name	Role	Appointed
Angela Smith		
Catherine Devine		
Miss Caila Cunningham		
Miss Regan Mcfarland		
Mrs Emer Hughes		
Mrs Michelle Laverty		
Ms Oonagh Desire		
Renee O'cleary		

GLOW - Giving Life Opportunities to Women

Northern Ireland - Charity number 104660

Accounts

Company registered number: NI633767
Charity registered number: NIC104660

GLOW-GIVING LIFE OPPORTUNITIES TO WOMEN

(Private company limited by guarantee without share capital)

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2024**

Tony Clarke
53 Andersonstown Road
Belfast
BT11 9AG

GLOW-GIVING LIFE OPPORTUNITIES TO WOMEN

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GLOW-GIVING LIFE OPPORTUNITIES TO WOMEN

(Private company limited by guarantee without share capital)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 30 SEPTEMBER 2024

Trustees' Annual Report (Incorporating the Director's Report)

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is controlled by its governing document, a Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. The company was incorporated on 22 September 2015 and registered with the Charity Commission for Northern Ireland on 22nd March 2016.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

NI633767

Registered Charity number

NIC104660

Registered office

Unit B1/1, 1st Floor Old Mill, Conway Mill
5 - 7 Conway Street
Belfast
BT13 2DE

CHAIRPERSON

Renée O'Cleary

TRUSTEES

Renée O'Cleary (Chair)	Appointed Chair	23.01.2024
Oonagh Desire		
Orla Eastwood (Treasurer)		
Jane McCarthy	Resigned	10.02.2024
Michelle Tennyson	Resigned	31.12.2024
Lisa Saumaibulu (Vice Chair)	Resigned	10.02.2024
Colette Donnelly	Resigned	31.12.2024
Catherine Devine	Appointed	20.05.2024

INDEPENDENT EXAMINER

Tony Clarke

53 Andersontown Road
Belfast
BT11 9AG

GLOW-GIVING LIFE OPPORTUNITIES TO WOMEN

(Private company limited by guarantee without share capital)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 30 SEPTEMBER 2024

Trustees' Annual Report (Incorporating the Director's Report)

The Trustees present their annual report together with the financial statements of the company for the period 1st October 2023 to 30th September 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the company's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practices applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019)

Structure, Governance and Trustees

GLOW - Giving Life Opportunities to Women which is registered as a charity with the Charity Commission for Northern Ireland (NIC104660), was incorporated as a company limited by guarantee in Northern Ireland, registration number NI633767.

Objectives and Activities

Glow NI is a registered charity that currently operates in Belfast and focuses on empowering women and girls. Established in 2011, Glow NI was developed from a common desire of women in the local community to address issues facing their peers such as low self-esteem & confidence, mental health problems, isolation and a general lack of purpose.

As an inter-generational, cross community organisation, Glow NI challenges the status quo in order to break the vicious cycle of these issues by equipping women and young girls with tools and techniques to build their confidence, self-esteem, resilience and life skills. This will help them set positive, realistic steps in achieving their goal, enabling them to live happy fulfilled lives. Our programmes include - The Real Me for women 18+, Fearless and Female for young women aged 14-17 years old and The Lily Programme which is for girls aged 10 -13 years old.

Glow NI believes that all women and girls have purpose and so our unique programmes create a positive atmosphere and allow the opportunity for women and girls to discover their true selves. This has a knock-on effect as participants can positively impact on their family and community, especially in setting young female family members up with confidence and life skills to have a successful future.

Our mission is to support women and girls to feel heard, valued and empowered, while helping them thrive and realise their full potential.

Report of the Trustees

This financial year has seen Glow NI adapt and expand its delivery helping it to become a more sustainable organisation. While grant funding remains a difficulty for many charities in the voluntary and community sector, Glow NI has been working hard to find other opportunities for joint funding/collaborations. These have been very successful and have helped us to continue our delivery to the most vulnerable women and girls living within our communities. Having access to initiatives like the JobStart programme has been greatly beneficial to the success of our programme delivery and staffing commitments, while help from our volunteers has been vital in covering parts of work that we may not otherwise have been able to.

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Trustees' Annual Report (Incorporating the Director's Report)

Report of the Trustees continued...

Fundraising remains an important way of adding to the funding needed to ensure Glow NI programmes continue to be delivered. It is also a great way of raising our profile in the community and bringing like minded organisations together to deliver collaboratively.

Our reach until last year was mostly based around West and North Belfast however, we have been able to expand this throughout all regions of Belfast and further afield, including Newry and Craigavon in 2024/25. We hope to build on this over the next financial year.

Overall, the difficulties in attaining funding have driven us to become more creative and collaborative in how we can bring funding into Glow NI to continue to deliver a full suite of programmes and events throughout 2024/25. This has been down to the hard work, dedication and commitment of the Glow NI CEO, the Glow NI team and our Board.

The Glow NI Board are looking forward to its continued growth and in supporting our CEO in achieving this over the next year.

Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Financial Review

The results for the period ended 30 September 2024 are set out on pages 7 and 8 of the financial statements.

The total income for the period ended 30 September 2024 amounted to £157,884. The total expenditure was £174,255.

The Trustees consider that the unrestricted funds of the charity is sufficient and adequate to fulfil their obligations. The charity held £124,248 in reserves at the year end.

Reserves Policy

The income of the Company is considered adequate and the risks associated with any significant reduction in income is regarded as unlikely. The Trustees are satisfied with the current level of reserves at the present time. The Trustees are reviewing the Reserves Policy in the current year.

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FOR THE PERIOD ENDED 30 SEPTEMBER 2024

Trustees' Annual Report (Incorporating the Director's Report)

Trustees' responsibilities statement

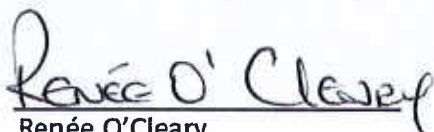
The Trustees (who are also directors of GLOW - Giving Life Opportunities to Women for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standard (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the income resources and application of resources, including the income and expenditure of the charitable company 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 judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transaction and disclose with reasonable accuracy at any time the financial position of the charitable company and the enable them to ensure that the financial statements comply with the Companies Act 2019. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 02/04/2025 and signed on behalf by:



Renée O' Cleary

Trustee

GLOW-GIVING LIFE OPPORTUNITIES TO WOMEN
(Private company limited by guarantee without share capital)
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GLOW-GIVING LIFE OPPORTUNITIES TO WOMEN

I report on the financial statements of the company for the year ended 30 September 2024 which are set out on pages 7 and 8.

Respective responsibilities of trustees and examiner

The trustees, who are also the directors of the company for the purpose of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the company is not subject to audit under company law, and is eligible for Independent examination it is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down by the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

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

My role is to state whether any material matters have come to my attention giving us cause to believe:

- 1 That accounting records were not kept in accordance with section 386 of the Companies Act 2006
- 2 That the accounts do not accord with those accounting records
- 3 That the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing the accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland
- 4 That there is further information needed for a proper understanding of the accounts to be reached

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

- (a) which gives me reasonable cause to believe that in any material respect the requirements;
- (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and

GLOW-GIVING LIFE OPPORTUNITIES TO WOMEN
(Private company limited by guarantee without share capital)
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2024

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GLOW-GIVING LIFE OPPORTUNITIES
TO WOMEN CONTINUED...**

(ii) to prepare financial statements which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities:

have not been met or;

(b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Tony Clarke
53 Andersonstown Road
Belfast
BT11 9AG

2/4/25
Date: _____

GLOW-GIVING LIFE OPPORTUNITIES TO WOMEN
 (Private company limited by guarantee without share capital)
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
 FOR THE PERIOD ENDED 30 SEPTEMBER 2024

STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

	Note	Unrestricted Funds £	Restricted Funds £	Year to 30-Sep-24 TOTAL £	Year to 30-Sep-23 TOTAL £
Income from:					
Donations and Legacies	2	43,025	108,424	151,449	199,151
Charitable Activities	3	2,230	4,205	6,435	31,643
Total Income		45,255	112,629	157,884	230,794
Expenditure on:					
Charitable Activities	6	43,426	130,829	174,255	223,218
Total Expenditure:		43,426	130,829	174,255	223,218
Net income/(expenditure)		1,829	(18,200)	(16,371)	7,576
Transfers between funds		(15)	15	-	-
Net movement in funds		1,814	(18,185)	(16,371)	7,576
<u>Reconciliation of Funds</u>					
Total funds brought forward	13	87,733	52,886	140,619	133,042
Total funds carried forward	12	89,547	34,701	124,248	140,619

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

All incoming resources and resources expended derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on page 9 to 15 form an integral part of these accounts

GLOW-GIVING LIFE OPPORTUNITIES TO WOMEN

(Private company limited by guarantee without share capital)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 30 SEPTEMBER 2024

BALANCE SHEET

As at 30 September 2024

	Note	2024 £	2023 £
Fixed Assets			
Tangible Assets	11	<u>1,551</u>	<u>3,740</u>
		1,551	3,740
Current Assets			
Debtors	7	100	-
Cash at bank		<u>125,015</u>	<u>138,427</u>
		125,115	138,427
Liabilities			
Creditors: amounts falling due within one year	5	<u>(2,418)</u>	<u>(1,548)</u>
Net Current Assets		<u>122,697</u>	<u>136,879</u>
Net assets		<u>124,248</u>	<u>140,619</u>
Funds			
Restricted		34,701	52,886
Unrestricted		89,547	87,733
TOTAL FUNDS	12	<u>124,248</u>	<u>140,619</u>

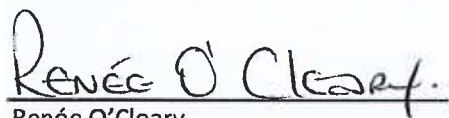
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 September 2024.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the board directors on 02/04/2025 and were signed on their behalf by:



Renée O'Cleary

Trustee

The notes on page 9 to 15 form and integral part of these accounts

NOTES TO THE ACCOUNTS

1 Accounting policies

Charity information

GLOW - Giving Life Opportunities to Women is a private company limited by guarantee incorporated in Northern Ireland. The registered office is: Unit B1/1, 1st Floor Old Mill, Conway Mill, 5 - 7 Conway Street, Belfast, BT13 2DE

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

NOTES TO THE ACCOUNTS CONTINUED...

1.4 Incoming resources (continued)

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measure reliably.

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category.

The charity is below the charity audit threshold and therefore is exempt from reporting expenditure on an activity basis. The charity has opted to report by the nature of expenditure rather than on an activity basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Craft equipment	Craft equipment	25% on cost
Office Equipment	Office Equipment	25% on cost
Computer Equipm	Computer Equipment	33% on cost

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

NOTES TO THE ACCOUNTS CONTINUED...

1.9 Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1.10 Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities.

Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

1.11 Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.12 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.13 Critical accounting estimates and judgements

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

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

GLOW-GIVING LIFE OPPORTUNITIES TO WOMEN
 (Private company limited by guarantee without share capital)
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
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NOTES TO THE ACCOUNTS CONTINUED...

2 <u>Income from Donations and Legacies</u>			2024	2023
	Unrestricted Funds	Restricted Funds	£ TOTAL	£ TOTAL
	£	£	£	£
Grants	30,593	93,424	124,017	163,863
Donations & Gift Aid	9,696	15,000	24,696	35,122
Fundraising Activities	2,093	-	2,093	-
Bank Interest receivable	643	-	643	166
Totals 2024	43,025	108,424	151,449	199,151
Totals 2023	35,288	163,863	199,151	

3 <u>Income from Charitable Activities</u>			2024	2023
	Unrestricted Funds	Restricted Funds	£ TOTAL	£ TOTAL
	£	£	£	£
General	2,230	4,205	6,435	31,643
Totals 2024	2,230	4,205	6,435	31,643
Totals 2023	31,643	-	31,643	

4 <u>Staff Costs and Numbers</u>	2024	2023
	£	£
Gross Wages and Salaries	116,989	128,200
	116,989	128,200

No employee received emoluments of more than £60,000 (2023: Nil)

The average monthly number of employees during the year, calculated on the basis of full time equivalents, was as follows:

2024	2023
Number	Number
5	6

5 Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals & Deferred Income	1,990	1,548
Government Pension	428	-
Other Creditors	-	-
	2,418	1,548

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NOTES TO THE ACCOUNTS CONTINUED...

6 Expenditure

Charitable Activities			2024	2023
	Unrestricted Funds	Restricted Funds	£ TOTAL	£ TOTAL
	£	£	£	£
Wages and Salaries Administration	18,214	98,775	116,989	129,108
Facilitator Costs	140	4,435	4,575	-
Volunteer Costs	13	-	13	-
Other Staff Costs	2,457	360	2,817	242
Board Expenses	486	-	486	-
IT/Computer Software	1,523	57	1,580	-
Removal Costs	596	-	596	-
Activities & Programme Costs	2,287	3,029	5,317	64,067
Fundraising Costs	185	-	185	-
Insurance	375	471	846	1,358
Office Rent	1,338	7,894	9,233	-
Postage/Stationary/Printing	586	3,326	3,912	999
Room Hire	-	1,330	1,330	-
Office Repairs & Maintenance	1,221	1,383	2,604	2,080
Heat & Light	319	1,235	1,554	-
General Expenses	1,156	222	1,378	-
Telephone & Internet	186	82	268	368
Marketing & Advertising	4,239	695	4,934	2,234
Memberships & Subscriptions	1,126	508	1,635	-
IT Hardware/Software consumables	90	-	90	-
Website	357	785	1,142	-
Auditing and accounting fees	1,650	6,240	7,890	793
Bank Fees	86	-	86	-
Depreciation Charge	4,797	-	4,797	5,439
Other trading activities	-	-	-	16,531
Totals 2024	43,426	130,829	174,255	223,218
Totals 2023	35,925	187,293	223,218	

7 Debtors

	2024	2023
	£	£
Grants Receivable	-	-
Debtors	100	-
Totals 2024	100	-

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 (Private company limited by guarantee without share capital)
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 FOR THE PERIOD ENDED 30 SEPTEMBER 2024

NOTES TO THE ACCOUNTS CONTINUED...

8 Independent examiner's remuneration

The independent Examiner's remuneration amounts to an Independent Examination fee of £600 (2023 £720)

9 Related party transactions

There were no related party transactions during the year.

10 Trustees remuneration & expenses

During the year, no Trustees received any remuneration :£NIL (2023: £NIL)

During the year, no Trustees received any benefits in kind :£NIL (2023: £NIL)

During the year, no Trustees received any reimbursement of expenses :£NIL (2023: £NIL)

11 Tangible Fixed Assets

	<u>Craft equipment</u>	<u>Office Equipment</u>	<u>Computer Equipment</u>	<u>TOTAL</u>
	£	£	£	£
COST				
At 1 April 2023	15,765	1,195	5,178	22,138
Additions	-	-	2,608	2,608
Disposals	-	-	-	-
At 31 March 2024	15,765	1,195	7,786	24,746
DEPRECIATION				
At 1 April 2023	12,464	756	5,178	18,398
Charge for the year	3,301	359	1,137	4,797
Eliminated on disposal	-	-	-	-
At 31 March 2024	15,765	1,115	6,315	23,195
NET BOOK VALUE				
At beginning of period	3,301	439	2,608	6,348
At 31 March 2024	-	80	1,471	1,551

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 (Private company limited by guarantee without share capital)
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
 FOR THE PERIOD ENDED 30 SEPTEMBER 2024

12 Statement of funds - current year

	Balance at 30 Sep 2023	Income	Expenditure	Transfer in/out	Balance at 30 Sep 2024
	£	£	£	£	£
Restricted funds					
CFNI - Comic relief	(5,989)	6,000	(11)	-	-
CFNI - Mental Health Fund	10,442	19,218	(24,404)	-	5,256
Children in need	5,130	10,000	(2,875)	-	12,255
DFC Job Start	-	7,886	(5,218)	-	2,668
Education Authority	1,827	1,200	(2,393)	-	634
Garfield Weston	3,471	-	(3,471)	-	-
Halifax	2,993	5,000	(2,993)	-	5,000
John Moore Foundation	-	2,000	(185)	-	1,815
Nat. Lottery Short Courses	-	1,210	(2,185)	-	(975)
National Lottery C4W	2,389	13,876	(15,524)	-	740
NL - Awards for All	9,970	-	(9,970)	-	-
Souter	-	2,000	(2,000)	-	-
Tudor Trust	22,668	43,000	(58,364)	-	7,304
Ulster Bank	-	1,235	(1,235)	-	-
Other Restricted Funds	(15)	-	-	15	-
Total restricted funds	52,886	112,624	(130,829)	15	34,696
Unrestricted funds					
General funds	87,733	45,255	(43,426)	(15)	89,545
Total Unrestricted funds	87,733	45,255	(43,426)	(15)	89,545
Total of funds - current year	140,619	157,879	(174,255)	-	124,241

13 Statement of funds - prior year

	Balance at 30 Sep 2022	Income	Expenditure	Transfer in/out	Balance at 30 Sep 2023
Total unrestricted funds	57,509	66,931	(35,925)	(783)	87,733
Total restricted funds	75,533	163,863	(187,293)	783	52,886
Total of funds - prior year	133,042	230,794	(223,218)	-	140,619

GLOW - Giving Life Opportunities to Women

Northern Ireland - Charity number 104660

Accounts

Registered Company Number NI633767
Registered Charity Number 104660

**Report of the Trustees and
Financial Statements
For the year ended
30th September 2023**

Giving Life Opportunities to Women (GLOW)

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**Glow – Giving Life Opportunities to Women
Trustee’s Report
For the year ended 30th September 2023**

Report of the Trustees

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30th September 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015).

Objectives and Activities

Glow has been established to **promote personal development, positive mental health and physical activities for the benefit of individuals and families from North and West Belfast and its surrounding environment in County Antrim without distinction of age, gender, marital status, disability, sexual orientation, nationality, ethnic identity, political or religious opinion** or by associating statutory authorities, **community and voluntary organisations and the inhabitants in a common effort to advance health and wellbeing within the area in particular.**

To advance the wellbeing of beneficiaries by the provision of a safe environment and an awareness of personal, mental and physical wellbeing.

Reserves Policy

Our target minimum Operating Reserve Fund is equal to three months of average operating costs to ensure the financial stability and continued provision of ongoing operations and programmes. The Operating Reserve serves a dynamic role and will be reviewed and adjusted in response to internal and external changes. The Operating Reserve Fund will be funded with surplus unrestricted operating funds. Restricted reserves will be used as specified in the funders’ contracts.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is controlled by its governing document, deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

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Registered Company Number

NI633767 (Northern Ireland)

Registered Charity Number

104660

Registered Office

Unit B1/1 1st Floor, Old Mill,
Conway Mill
5 - 7 Conway Street
Belfast
BT13 2DE

Trustees

Renée O'Cleary (Chair)	Appointed chair	23.01.2024
Eleanor McGuckin (Chair)	Resigned	23.01.2024
Jane McCarthy (Secretary)	Appointed	14.10.2019
Paula McCann (Treasurer)	Resigned	28.07.2023
Orla Eastwood (Treasurer)	Appointed treasurer	28.07.2023
Oonagh Desire	Appointed	04.08.2020
Michele Tennyson	Appointed	04.08.2020
Lisa Montgomery	Appointed	01.02.2019
Colette Donnelly	Appointed	01.03.2023

Company Secretary

Jane McCarthy

REFERENCE AND ADMINISTRATIVE DETAILS**Independent Examiner**

Campbell Ritchie Chartered Accountants Ltd
21 Warnocks Lane
Coleraine
Co. Londonderry
BT52 1TH

Approved by order of the board of trustees on 30th January 2024 and signed on behalf by:



Renée O'Cleary – Trustee (Chair)



Orla Eastwood - Trustee (Treasurer)

REPORT OF THE TRUSTEES

This year was a year of challenges for Glow and its board. Glow's CEO of 11 years resigned and moved onto a chosen different path. Funding was becoming difficult to obtain, whilst the need for our programmes continued to grow. The board of Glow recruited a new CEO who will take the organisation to new levels, with new partnerships both within the Corporate and Community sector; we will secure our future within the marketplace for the foreseeable future.

The recruitment of new key staff along with their enthusiasm to promote and deliver the work that Glow has built its reputation on will ensure that the organisation will thrive and grow going forward.

Our new CEO will be working on enhancing our programmes for the women and girls who use our services, to ensure that their voices are being heard and their needs met.

Building key partnerships within the Community and Voluntary sector will create sustainability for Glow and enable us to take our programmes Northern Ireland wide and deliver to the most vulnerable women and girls within areas of high deprivation and rural isolation.

There will be big changes for the New Year; we will be re-branding Glow, moving premises and launching our re-developed programmes in Spring'24.

The Board of Glow are looking forward to continued growth of GLOW and supporting the new CEO in achieving this.



Renée O'Cleary
Chair
GLOWNI

Glow – Giving Life Opportunities to Women
Independent Examiner's Report
For the year ended 30th September 2023

I report on the accounts of the Trust for the year ended 30th September 2023, which are set out on pages 7-17.

Respective responsibilities of charity trustees and examiner

As the charity's trustees (and also the directors for the purposes of Company Law) you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008 and the Companies Act 2006.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

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

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

A. Campbell

Ashley Campbell FCA
Chartered Accountant
21 Warnock's Lane,
Coleraine,
BT52 1TH

30th January 2024

Statement of Financial Activities
Giving Life Opportunities to Women
Year ended 30th September 2023

	Unrestricted funds £	Restricted funds £	Total funds £	Prior year funds £
Income (note 2)				
Income and endowments from:				
Donations and legacies	35,122	-	35,122	262,784
Bank interest receivable	166	-	166	-
Grants - restricted	-	163,863	163,863	-
Other income	31,643	-	31,643	21,666
Total	66,931	163,863	230,794	284,450
Expenditure (note 6)				
Expenditure on:				
Other trading activities				
Raising funds	16,531	-	16,531	13,388
Charitable activities (direct costs)	13,882	186,573	200,455	216,224
Support costs	5,439	-	5,439	5,472
Other	73	720	793	808
Total resources expended	35,925	187,293	223,218	235,892
Net income/(expenditure) before tax for the reporting period	31,007	- 23,430	7,577	48,558
Transfers between funds	- 783	783	-	-
Net movement in funds	30,224	- 22,647	7,577	48,558
Reconciliation of funds				
Total funds brought forward	57,509	75,533	133,042	84,484
Total funds carried forward	87,733	52,886	140,619	133,042

Balance Sheet

Giving Life Opportunities to Women

Year ended 30th September 2023

	Note	Unrestricted funds £ F01	Restricted funds £ F02	Total funds £ F03	Prior year funds £ F04
Fixed Assets					
Tangible assets	7	3,740	-	3,740	8,838
Current Assets					
Stocks	8	-	-	-	3,102
Debtors	9	-	-	-	1,700
Cash at bank and in hand		99,785	38,642	138,427	122,583
Total current assets		99,785	38,642	138,427	127,385
Creditors: amounts falling due within 1 year	10	1,548	-	1,548	3,181
Net current assets/(liabilities)		101,977	38,642	140,619	133,042
Total net assets/(liabilities)		101,977	38,642	140,619	133,042
Funds of the charity					
Restricted funds		-	52,886	52,886	75,533
Unrestricted funds		87,733	-	87,733	57,509
Total funds		87,733	52,886	140,619	133,042

Glow – Giving Life Opportunities to Women
Balance Sheet
For the year ended 30th September 2023

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30th September 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 30th September 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for:

- (a) Ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006, and:
- (b) Preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of 30th September 2023 and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as is applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies.

The financial statements were approved and authorised for issue by the Board of Trustees on 30th January, 2024 and were signed on its behalf by:



Eileen O'Connell – Trustee (Chair)



Orla Eastwood – Trustee (Treasurer)

Glow – Giving Life Opportunities to Women
Accounting Policies
For the year ended 30th September 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

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

Tangible Fixed Assets

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

Computer equipment	25% on cost
Craft equipment	25% on cost
Office furniture	33% on cost

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

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

Fund accounting

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

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

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

Pension costs and other post-retirement benefits

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

Notes to the Financial Statements
Giving Life Opportunities to Women
Year ended 30th September 2023

	Unrestricted funds	Restricted funds	Total funds	Prior year funds
	£	£	£	£
2 Donations and legacies				
Donations and gifts	34,954	-	34,954	32,677
Gift aid	168	-	168	-
Total	35,122	-	35,122	32,677
Grants	-	163,863	163,863	230,107
Other trading activities				
Trading sales	31,643	-	31,643	21,666
Bank interest receivable	166	-	166	-
TOTAL INCOME	66,931	163,863	230,794	284,450

	Unrestricted funds	Restricted funds	Total funds	Prior year funds
	£	£	£	£
Analysis of Grants				
Belfast City Council	-	-	-	5,500
CFNI - David Cross	-	-	-	3,695
CFNI - Mental Health	-	37,791	37,791	57,654
Children in Need	-	10,000	10,000	10,000
Comic Relief	-	-	-	24,000
Education Authority	-	2,200	2,200	5,000
Enkalon Foundation	-	-	-	500
Garfield Weston Trust	-	25,000	25,000	-
Halifax	-	4,800	4,800	4,000
Henry Smith Charitable Foundation	-	-	-	50,000
Job Start	-	2,240	2,240	3,740
National Lottery C4W	-	9,970	9,970	19,621
PHA	-	10,275	10,275	398
Souter	-	3,000	3,000	3,000
Tudor Trust	-	43,000	43,000	43,000
WomensTec	-	15,588	15,588	-
	-	163,863	163,863	230,108

3 Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	30/09/2023	30/09/2022
	£	£
Depreciation (owned assets)	5,437	5,472

4 Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 30th September 2023 nor for the previous year. There were also no expenses paid to any of the trustees' in these periods.

5 Staff costs

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

	30/09/2023	30/09/2022
Administration staff	6	11

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

7 Tangible Fixed Assets

	Craft equipment	Office equipment	Computer equipment	TOTAL
Cost				
At 1 October 2022	15,765	855	5,178	21,798
Additions	-	340	-	340
At 30 September 2023	15,765	1,195	5,178	22,138
Depreciation				
At 1 October 2022	8,523	397	4,041	12,961
Additions	3,941	359	1,137	5,437
At 30 September 2023	12,464	756	5,178	18,398
Net book value				
At 1 October 2022	7,242	459	1,137	8,838
At 30 September 2023	3,301	439	-	3,740

8 Stocks

	30/09/2023	30/09/2022
	£	£
Administration	-	3,102

9 Debtors

	Unrestricted funds	Restricted funds	Total funds	Prior year funds
	£	£	£	£
Puff Plug	-	-	-	24
Taylor Yates	-	-	-	220
CFNI - mental health grant	-	-	-	645
Rachael Mollgorm	-	-	-	417
Moody Activewear	-	-	-	99
Eleanor Goan	-	-	-	65
Clive Branch Café	-	-	-	33
Keenan Recruitment	-	-	-	23
Rent a tent	-	-	-	87
PAYE N.C control account	-	-	-	85
Rounding	-	-	-	2
	-	-	-	1,700

10 Creditors: amounts falling due within 1 year

	Unrestricted funds	Restricted funds	Total funds	Prior year funds
	£	£	£	£
Ken Bon and Distributors	-	-	-	88
Open Door	-	-	-	86
Springhill Community House	-	-	-	251
David Sharp	-	-	-	60
Lyfeco	-	-	-	99
Maggie Bryson	800	-	800	-
Rent on control account	28	-	28	79
Small grant	-	-	-	1,592
Wages payable	-	-	-	2
VAT	-	-	-	129
Accruals	720	-	720	795
	1,548	-	1,548	3,181

11 Movement in funds

Fund names	01/10/2022	Income £	Expenditure £	Transfer £	30/09/2023	
	b/f				c/f	
	£				£	
General fund	57,509	66,931	35,925	-	783	87,733
Total unrestricted funds as per balance sheet	57,509	66,931	35,925	-	783	87,733

Fund names	01/10/2022	Income £	Expenditure £	Transfer £	30/09/2023
	b/f				c/f
	£				£
Albert Hunt	2	-	-	-	2
BBC Social Enterprise	5,500	-	5,500	-	-
Comic Relief	10,500	-	16,489	-	5,989
David Cross	1	-	-	-	1
Mental Health	16,904	37,791	44,253	-	10,442
CAF	1	-	-	-	1
Children in Need	6,257	10,000	11,127	-	5,130
Education Authority	2,739	2,200	3,113	-	1,827
Henry Smith	8,975	-	8,975	-	-
Henry Smith Accured Accountancy	-	795	-	795	-
Job Start	-	58	2,240	2,181	-
LFT	1	-	-	-	1
National Lottery C4W	875	15,588	14,073	-	2,389
Souter	1,395	3,000	4,395	-	0
Taylor Yates	0	-	-	-	0
Trust House	1	-	-	-	1
Tudor Trust	23,224	43,000	43,556	-	22,668
Educ. Summer Scheme	0	-	-	-	0
ROSA	-	-	-	-	-
Enkalon	-	0	-	-	0
PHA Youth	-	5,440	5,440	-	0
PHA Adult	-	4,835	4,854	-	19
National Lottery Awards for All	-	9,970	-	-	9,970
Garfield Trust	-	25,000	21,529	-	3,471
Misc diff	12	-	-	12	-
Halifax	-	4,800	1,807	-	2,993
	75,533	163,863	187,293	783	52,886

Detailed Statement of Financial Activities
Giving Life Opportunities to Women
Year ended 30th September 2023

	Note	Unrestricted funds £	Restricted funds £	Total funds £	Prior year funds £
Income	2				
Income and endowments from:					
Donations and legacies		35,122	-	35,122	32,677
Bank interest receivable		166	-	166	-
Grants - restricted		-	163,863	163,863	230,107
Other income		31,643	-	31,643	21,666
Total		66,931	163,863	230,794	284,450
Expenditure	6				
Expenditure on:					
Other trading activities					
Opening stock		3,102	-	3,102	2,550
Purchases		13,429	-	13,429	13,940
Closing stock		-	-	-	3,102
		16,531	-	16,531	13,388
Charitable activities (direct costs)					
Wages		5,567	122,633	128,200	133,554
Pensions		-	908	908	1,483
Training		-	242	242	2,459
Insurance		-	1,358	1,358	1,128
Telephone		106	262	368	363
Postage and stationery		-	999	999	784
Office expenses		46	2,034	2,080	5,969
Advertising		-	2,234	2,234	2,644
Programme costs		8,163	55,904	64,067	67,839
		13,882	186,573	200,455	216,223
Support costs					
Repairs and renewals				-	-
Depreciation		5,439	-	5,439	5,472
		5,439	-	5,439	5,472

	Note	Unrestricted funds £	Restricted funds £	Total funds £	Prior year funds £
Other					
Bank charges		-	-	-	-
Subscriptions		-	-	-	-
Accountancy		73	720	793	808
		73	720	793	808
Total resources expended		35,925	187,293	223,218	235,891
Net income/(expenditure) before tax for the reporting period		31,007	- 23,430	7,577	48,559
Transfers between funds		- 783	783	-	-
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Reconciliation of funds					
Total funds brought forward		57,509	75,533	133,043	84,484
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GLOW - Giving Life Opportunities to Women

Northern Ireland - Charity number 104660

Annual report

Glow – Giving Life Opportunities to Women
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Company Secretary

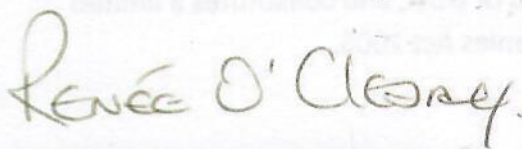
Jane McCarthy

REFERENCE AND ADMINISTRATIVE DETAILS

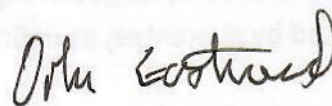
Independent Examiner

Campbell Ritchie Chartered Accountants Ltd
21 Warnocks Lane
Coleraine
Co. Londonderry
BT52 1TH

Approved by order of the board of trustees on 30th January 2024 and signed on behalf by:



Renée O'Cleary – Trustee (Chair)



Orla Eastwood - Trustee (Treasurer)

REPORT OF THE TRUSTEES

This year was a year of challenges for Glow and its board. Glow's CEO of 11 years resigned and moved onto a chosen different path. Funding was becoming difficult to obtain, whilst the need for our programmes continued to grow. The board of Glow recruited a new CEO who will take the organisation to new levels, with new partnerships both within the Corporate and Community sector; we will secure our future within the marketplace for the foreseeable future.

The recruitment of new key staff along with their enthusiasm to promote and deliver the work that Glow has built its reputation on will ensure that the organisation will thrive and grow going forward.

Our new CEO will be working on enhancing our programmes for the women and girls who use our services, to ensure that their voices are being heard and their needs met.

Building key partnerships within the Community and Voluntary sector will create sustainability for Glow and enable us to take our programmes Northern Ireland wide and deliver to the most vulnerable women and girls within areas of high deprivation and rural isolation.

There will be big changes for the New Year; we will be re-branding Glow, moving premises and launching our re-developed programmes in Spring'24.

The Board of Glow are looking forward to continued growth of GLOW and supporting the new CEO in achieving this.



Renée O'Cleary
Chair
GLOWNI

GLOW - Giving Life Opportunities to Women

Northern Ireland - Charity number 104660

Annual return

Glow – Giving Life Opportunities to Women
Independent Examiner's Report
For the year ended 30th September 2023

I report on the accounts of the Trust for the year ended 30th September 2023, which are set out on pages 7-17.

Respective responsibilities of charity trustees and examiner

As the charity's trustees (and also the directors for the purposes of Company Law) you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008 and the Companies Act 2006.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

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

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

A. Campbell

Ashley Campbell FCA
Chartered Accountant
21 Warnock's Lane,
Coleraine,
BT52 1TH

30th January 2024

GLOW - Giving Life Opportunities to Women

Northern Ireland - Charity number 104660

Accounts

28/04/2023

Glow - Giving Life Opportunities To Women

Glow - Giving Life Opportunities To Women - Charities Report

**REGISTERED COMPANY NUMBER: NI633767 (Northern Ireland)
REGISTERED CHARITY NUMBER: 104660**

**Report of the Trustees and
Financial Statements For The Year Ended
30 September 2022
for
Glow-Giving Life Opportunities To Women**

DJB Accounting Ltd
34 Knockmoyle Drive
Antrim
Co. Antrim
BT41 1HE

28/04/2023

Glow - Giving Life Opportunities To Women

**Glow-Giving Life Opportunities To Women
Contents of the Financial Statements
For The Year Ended 30 September 2022**

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Balance Sheet	8 to 9
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Detailed Statement of Financial Activities	19 to 20

**Glow-Giving Life Opportunities To Women
Report of the Trustees'
For The Year Ended 30 September 2022**

Report of the Trustees

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 September 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Objectives and Activities

Glow has been established to promote personal development, positive mental health and physical activities for the benefit of individuals and families from North and West Belfast and its surrounding environment in County Antrim without distinction of age, gender, marital status, disability, sexual orientation, nationality, ethnic identity, political or religious opinion by associating statutory authorities, community and voluntary organisations and the inhabitants in a common effort to advance health and well-being within the area in particular.

To advance the well-being of beneficiaries by the provision of a safe environment and an awareness of personal, mental, and physical well-being.

Reserves Policy

Our target minimum Operating Reserve Fund is equal to three months of average operating costs to ensure the financial stability and continued provision of ongoing operations and programmes. The Operating Reserve serves a dynamic role and will be reviewed and adjusted in response to internal and external changes. The Operating Reserve Fund will be funded with surplus unrestricted operating funds. Restricted reserves will be used as specified in the funders contract.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

NI633767 (Northern Ireland)

Registered Charity number

104660

Registered office

City Life Centre
143 Northumberland Street
Belfast
Co. Antrim
BT13 2JF

28/04/2023

Glow - Giving Life Opportunities To Women

**Glow-Giving Life Opportunities To Women
Report of the Trustees'
For The Year Ended 30 September 2022**

Trustees

Eleanor McGuckin (Chair) Appointed 03.06.20
Jane McCarthy (Secretary) Appointed 14.10.19
Paula McCann (Treasurer) Appointed 30.10.20
Oonagh Desire Appointed 04.08.20
Renee O'Cleary Appointed 04.08.20
Michele Tennyson Appointed 04.08.20
Lisa Montgomery Appointed 01.02.19

Company Secretary

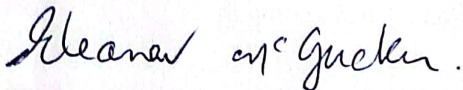
Jane McCartney

REFERENCE AND ADMINISTRATIVE DETAILS

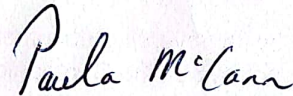
Independent Examiner

DJB Accounting Ltd
34 Knockmoyle Drive
Antrim
Co. Antrim
BT41 1HE

Approved by order of the board of trustees on 28th April 2023 and signed on its behalf by:



Eleanor McGuckin - Trustee (Chair)



Paula McCann - Trustee (Treasurer)

28/04/2023

Glow - Giving Life Opportunities To Women

**Glow-Giving Life Opportunities To Women
Report of the Trustees'
For The Year Ended 30 September 2022**

Overall Highlights

The financial year 21/22 has seen an increase overall within the organisation.

Business continues to grow with an increase of unrestricted income and restricted grants. We will continue to focus this financial year on increasing the unrestricted income by developing an Income Generation Strategy and growing our connections with other organisations.

Demand for our services inside and outside of our catchment area continues to grow. Referrals come from statutory bodies and directly from families looking for support for their child.

With our proven success and waiting lists for our programmes, our board and staff have reached out to other communities within and outside the greater Belfast area. We wanted to understand how we could scale and grow our services to support more women and girls. Our ambition now is to deliver our successful programmes to communities within and outside the greater Belfast area.

Chara Clarke
CEO



28/04/2023

Glow - Giving Life Opportunities To Women

**Glow-Giving Life Opportunities To Women
Independent Examiner's Report
For The Year Ended 30 September 2022**

Independent Examiner's Report

I report on the accounts of the company for the year ended 30 September 2022, which are set out on pages six to nineteen.

Respective responsibilities of charity trustees and examiner

As the charity's trustees (and also the directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under Section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of the independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 386 of the Companies Act 2006
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

David Blair CPFA

David Blair CPFA
DJB Accounting Ltd
34 Knockmoyle Drive
Antrim
BT41 1HE
09th March 2023

DJB Accounting Ltd

6 of 20

Glow - Giving Life Opportunities To Women

Charity No	104660
Company No	NI633767

Statement of Financial Activities

Recommended categories by activity	Note	Unrestricted funds £	Restricted income funds £	Total funds £	Prior year funds £
Income (Note 3)					
Income and endowments from:					
Donations and legacies	3	32,677	230,107	262,784	180,664
Other Income		21,666	-	21,666	22,826
Total		54,343	230,107	284,450	203,490
Expenditure (Notes 6)					
Expenditure on:					
Other trading activities					
Raising Funds		13,388	-	13,388	12,851
		13,388	-	13,388	12,851
Charitable activities (direct costs)					
		9,535	206,690	216,225	172,686
		9,535	206,690	216,225	172,686
Support costs					
		5,472	-	5,472	4,543
		5,472	-	5,472	4,543
Other					
		-	808	808	3,511
		-	808	808	3,511
Total resources expended		28,394	207,498	235,892	193,591
Net income/(expenditure) before tax for the reporting period		25,949	22,609	48,558	9,899
Tax payable		-	-	-	-
Net income/(expenditure) after tax before investment gains/(losses)		25,949	22,609	48,558	9,899
Net gains/(losses) on investments		-	-	-	-
Net income/(expenditure)		25,949	22,609	48,558	9,899
Extraordinary items		-	-	-	-
Transfers between funds		21,463	- 21,463	-	-
Other recognised gains/(losses):					
charity's own use		-	-	-	-
Other gains/(losses)		-	-	-	-
Net movement in funds		47,412	1,146	48,558	9,899
Reconciliation of funds:					
Total funds brought forward		10,097	74,388	84,484	74,585
Total funds carried forward		57,509	75,533	133,042	84,484

Glow - Giving Life Opportunities To Women

Charity No	104660
Company No	NI633767

Balance Sheet as at 30.09.22

Section B Balance Sheet

	Note	Unrestricted funds £ F01	Restricted income funds £ F02	Total this year £ F04	Total last year £ F05
Fixed assets					
Intangible assets		-	-	-	-
Tangible assets	7	8,838	-	8,838	13,868
Total fixed assets		8,838	-	8,838	13,868
Current assets					
Stocks	8	3,102	-	3,102	2,550
Debtors	9	750	950	1,700	70
Investments		-	-	-	-
Cash at bank and in hand		46,256	76,328	122,583	76,757
Total current assets		50,108	77,278	127,385	79,377
Creditors: amounts falling due within one year	10	2,386	795	3,181	8,761
Net current assets/(liabilities)		47,722	76,483	124,204	70,616
Total assets less current liabilities		56,559	76,483	133,042	84,484
Creditors: amounts falling due after one year		-	-	-	-
Provisions for liabilities		-	-	-	-
Total net assets or liabilities		56,559	76,483	133,042	84,484
Funds of the Charity	11				
Endowment funds		-	-	-	-
Restricted funds			75,533	75,533	63,022
Unrestricted funds		57,509		57,509	21,462
Revaluation reserve				-	-
Fair value reserve					-
Total funds		57,509	75,533	133,042	84,484

**Glow-Giving Life Opportunities To Women
Balance Sheet
for the Year Ended 30 September 2022**

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2022 in accordance with Section 476 of the Companies Act 2006.

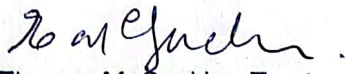
The trustees acknowledge their responsibilities for:

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and;

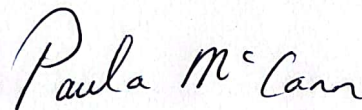
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies.

The financial statements were approved and authorised for issue by the Board of Trustees on **28th April 2023** and were signed on its behalf by:



Eleanor McGuckin - Trustee (Chair)



Paula McCann - Trustee (Treasurer)

Glow - Giving Life Opportunities To Women
Notes To The Financial Statements For The
Year Ended 30 September 2022

Section C**Notes To The accounts**

1

ACCOUNTING POLICIES**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

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

Tangible fixed assets

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

Computer equipment - 25% on cost

Craft equipment - 25% on cost

Office furniture - 33% on cost

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

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

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

Pension costs and other post-retirement benefits

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

2

DONATIONS AND LEGACIES

	Analysis of income	Unrestricted funds	Restricted funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	32,677	-	32,677	11,425
	Gift Aid	-	-	-	-
	Legacies	-	-	-	-
	General grants provided by government/other charities	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-
	Donated goods, facilities and services	-	-	-	-
	Total	32,677	-	32,677	11,425
Grants:	Grants	-	230,107	230,107	169,240
		-	-	-	-
		-	-	-	-
	Other	-	-	-	-
	Total	-	230,107	230,107	169,240
Other trading activities:	Trading Sales	21,666	-	21,666	22,738
		-	-	-	-
		-	-	-	-
	Other	-	-	-	-
	Total	21,666	-	21,666	22,738
Income from investments:	Interest income	-	-	-	88
	Dividend income	-	-	-	-
	Rental and leasing income	-	-	-	-
	Other	-	-	-	-
	Total	-	-	-	88
Separate material item of income		-	-	-	-
		-	-	-	-
		-	-	-	-
	Total	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-
	Other	-	-	-	-
	Total	-	-	-	-
TOTAL INCOME		54,343	230,107	284,450	203,490

Analysis of receipts of grants

Unrestricted
Grants

Description	This year £	Last year £
0	-	-
	-	-
Total	-	-

Restricted
Grants

Description	This year £	Last year £
Albert Hunt	-	2,000
Belfast City Council	5,500	-
CFNI - David Cross	3,695	12,000
CFNI - Mental Health	57,654	-
Children in need	10,000	9,652
Comic Relief	24,000	-
Community Foundation NI	-	2,045
EA Summer Scheme	-	5,850
Education Authority	5,000	555
Enkalon Foundation	500	-
Garfield Weston Foundation	-	10,000
Halifax	4,000	-
Henry Smith Charitable Foundation	50,000	50,000
Job Start	3,740	-
National Lottery C4W	19,621	14,951
NIHE	-	5,000
NL - Awards for all	-	10,000
PHA	398	1,592
ROSA	-	8,000
Rural Community Grant	-	1,598
Social Enterprise NI	-	12,000
Souter	3,000	3,000
Taylor Yates	-	750
The Pilgrim Trust	-	10,247
Trusthouse Foundation	-	10,000
Tudor Trust	43,000	-
Other Grants	-	-
Total	230,107	169,240

Total Grants	230,107	169,240
---------------------	----------------	----------------

3

NET INCOME/(EXPENDITURE)

Net income/(expenditure is stated after charging/(crediting))

	30.09.22 £	30.09.21 £
Depreciation - owned assets	5,472	4,543

4

TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2022 nor for the year ended 30 September 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2022 nor for the year ended 30 September 2021.

5

STAFF COSTS

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

	30.09.22	30.09.21
Administration	11	8

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

6

COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
Income and endowments from:			
Donations and legacies	11,425		11,425
Grants		169,240	169,240
Other Income	22,826	-	22,826
Total	34,250	169,240	203,490
Expenditure (Notes 6)			
Expenditure on:			
Raising funds	12,851	-	12,851
Charitable activities			
Direct	6,552	166,135	172,687
Support	4,543	-	4,543
Other	138	3,373	3,511
Total	24,083	169,508	193,591
Net income/(expenditure) before tax for the reporting period			
	10,167	- 268	9,899
Tax payable	-	-	-
Net income/(expenditure) after tax before investment gains/(losses)			
	10,167	- 268	9,899
Net gains/(losses) on investments	-	-	-
Net income/(expenditure)	10,167	- 268	9,899
Extraordinary items	-	-	-
Transfers between funds	- 4,467	4,467	-
Other recognised gains/(losses):			
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-
Other gains/(losses)	-	-	-
Net movement in funds	5,700	4,199	9,899
Reconciliation of funds:			
Total funds brought forward	4,397	70,188	74,585
Total funds carried forward	10,097	74,387	84,484

7

TANGIBLE FIXED ASSETS

	Computer equipment £	Craft equipment £	Office Furniture £	Total
COST				
At 1 October 2021	5,178	15,765	414	21,356
Additions			442	442
At 30 September 2022	5,178	15,765	856	21,798
DEPRECIATION				
At 1 October 2021	2,746	4,582	161	7,489
Additions	1,294	3,941	236	5,472
At 30 September 2022	4,040	8,523	397	12,960
NET BOOK VALUE				
At 1 October 2021	2,432	11,183	253	13,868
At 30 September 2022	1,137	7,242	459	8,838

8

STOCKS

	30.09.22 £	30.09.21 £
Administration	3,102	2,550

9

DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.09.22 £	30.09.21 £
Other Debtors (see note 13)	1,700	70

10

CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.09.22 £	30.09.21 £
Bank loans and overdrafts (see note 11)	-	-
Accrued expenses (see note 13)	795	735
Other creditors (see note 13)	2,386	8,026
	3,181	8,761

11

LOANS

	30.09.22 £	30.09.21 £
Amounts falling due within one year on demand:	-	-
Bank overdraft		

MOVEMENT IN FUNDS

Current year movement and balances

Fund names	01.10.21 b/fwd £	Income £	Expenditure £	Transfers £	30.09.22 c/fwd £
General Fund	10,097	54,343	28,394	21,463	57,509
	-				-
	-				-
Total unrestricted funds as per balance sheet	10,097	54,343	28,394	21,463	57,509

Fund names	01.10.21 b/fwd £	Income £	Expenditure £	Transfers £	30.09.22 c/fwd £
Albert Hunt	2,000	-	1,998	-	2
Belfast City Council	-	5,500	-	-	5,500
CFNI - David Cross	5,201	3,695	6,960	1,935	1
CFNI - Mental Health	-	57,654	40,750	-	16,904
Charities Aid Foundation	724		1,190	470	4
Children in need	3,787	10,000	9,650	2,120	6,257
Comic Relief	-	24,000	13,500	-	10,500
Community Foundation NI	-	-	-	-	-
Community Relations NI	2,548			2,548	-
EA Summer Scheme	0	-	-	-	0
Education Authority	593	5,000	3,284	438	2,747
Enkalon Foundation		500	500		0
Garfield Weston Foundation	-	-	-		-
Halifax	-	4,000	4,000		-
Henry Smith Charitable Foundation	8,489	50,000	49,330	979	8,180
Job Start	-	3,740	3,798		58
John Moore	942	-	-	942	-
LFT Charitable Trust	2,888	-	2,887		1
National Lottery C4W	5,418	19,621	18,461	5,704	874
NIHE	5,000	-	-	5,000	0
NL - Awards for all	10,000	-	10,000		-
PHA	1,135	398	1,265	268	-
ROSA	1,785	-	1,789	5	0
Rural Community Grant	1,598	-	-	1,598	0
Social Enterprise NI	8,365	-	8,369	4	1
Souter	3,000	3,000	4,605		1,396
Summerhill		-	-		-
Taylor Yates	119	-	7	111	1
The Executive Office (TEO)		-	-		-
The Pilgrim Trust	5,415	-	-	5,415	-
Trusthouse Foundation	5,379	-	5,378		1
Tudor Trust	-	43,000	19,776		23,224
					-
					-
Total restricted funds as per balance sheet	74,388	230,107	207,498	21,463	75,533

Comparative movement and balances

Fund names	01.10.20 b/fwd £	Income £	Expenditure £	Transfers £	30.09.21 c/fwd £
General Fund	4,397	34,250	24,083	- 4,467	10,097
	-				-
	-				-
Total unrestricted funds as per balance sheet	4,397	34,250	24,083	- 4,467	10,097

Fund names	01.10.21 b/fwd £	Income £	Expenditure £	Transfers £	30.09.22 c/fwd £
Albert Hunt	-	2,000	-	-	2,000
Belfast City Council	-	-	-	-	-
CFNI - David Cross	-	12,000	6,799	-	5,201
CFNI - Mental Health	-	-	-	-	-
Charities Aid Foundation	9,452	-	8,728	-	724
Children in need	5,135	9,652	11,000	-	3,787
Comic Relief	-	-	-	-	-
Community Foundation NI	5,498	2,045	9,755	2,212	0
Community Relations NI	2,548	-	-	-	2,548
EA Summer Scheme	-	5,850	5,850	-	-
Education Authority	412	555	374	-	593
Enkalon Foundation	-	-	-	-	-
Garfield Weston Foundation	-	10,000	10,000	-	-
Halifax	1,206	-	3,460	2,254	0
Henry Smith Charitable Foundation	9,284	50,000	50,795	-	8,489
Job Start	-	-	-	-	-
John Moore	4,460	-	3,518	-	942
LFT Charitable Trust	7,270	-	4,382	-	2,888
National Lottery C4W	19,656	14,951	29,188	-	5,419
NIHE	-	5,000	-	-	5,000
NL - Awards for all	-	10,000	-	-	10,000
PHA	268	1,592	725	-	1,135
ROSA	5,000	8,000	11,215	-	1,785
Rural Community Grant	-	1,598	-	-	1,598
Social Enterprise NI	-	12,000	3,635	-	8,365
Souter	-	3,000	-	-	3,000
Summerhill	-	-	-	-	-
Taylor Yates	-	-	-	-	-
The Executive Office (TEO)	-	-	-	-	-
The Pilgrim Trust	-	10,247	4,832	-	5,415
Trusthouse Foundation	-	10,000	4,621	-	5,379
Tudor Trust	-	-	-	-	-
Donation to unrestricted	-	750	631	-	119
					-
Total restricted funds as per balance sheet	70,189	169,240	169,508	4,467	74,388

BALANCE SHEET DEBTOR/CREDITOR ACCOUNTS

Debtors

Analysis of income	Unrestricted funds	Restricted funds	Total funds £	Prior year £
YGG CASH SALES		-	-	70
PUFF PLUG	24	-	24	-
Taylor Yates	-	220	220	-
CFNI - MENTAL HEALTH GRANT		645	645	-
RACHAEL MCILGORM	417		417	-
MOODY ACTIVEWEAR	99		99	-
ELEANOR GOAN	65		65	-
OLIVE BRANCH CAFE	33		33	-
KEENAN RECRUITMENT	23		23	-
RENT A TENT	87		87	-
PAYE/NIC Control account		85	85	-
Rounding	2		2	-
	-		-	-
Total	749	950	1,700	70

Creditors

Analysis of income	Unrestricted funds	Restricted funds	Total funds £	Prior year £
Ken Borland Distributors	88		88	-
OVEN DOOR	86		86	-
SPRINGHILL COMM. HOUSE	251		251	-
DAVID SHARP	60		60	-
LYRECO	99		99	-
Pension Control account	79		79	79
Small Grant (YE 30.09.19)	1,592		1,592	-
Wages Payable	2		2	
VAT	129		129	-
Accruals		795	795	735
10th Anniversary Tickets			-	3,440
PHA Grant - Baking Class			-	360
Embroidery Designs			-	66
Charities Aid Foundation			-	26
Creditors (NL C4W)			-	4,054
Total	2,386	795	3,181	8,761

Statement of Financial Activities (detailed)

Recommended categories by activity	Note	Unrestricted funds £	Restricted income funds £	Total funds £	Prior year funds £
Income (Note 3)					
Income and endowments from:					
Donations and legacies	3	32,677	-	32,677	11,425
Donated goods, facilities and services		-	-	-	-
Grants - Restricted	2	-	230,107	230,107	169,240
Grants - Unrestricted	2	-	-	-	-
Other trading activities	3	21,666	-	21,666	22,738
Investments	3	-	-	-	88
Disposal of fixed assets	3	-	-	-	-
Total		54,343	230,107	284,450	203,490
Expenditure (Notes 6)					
Expenditure on:					
Other trading activities					
Opening stock		2,550	-	2,550	1,982
Purchases		13,940	-	13,940	13,419
Closing stock		-	3,102	-	2,550
		13,388	-	13,388	12,851
Charitable activities					
Wages		940	132,614	133,554	123,102
Pensions		-	1,483	1,483	1,761
Training		294	2,165	2,459	2,700
Insurance		-	1,128	1,128	1,063
Telephone		-	363	363	417
Postage and stationery		-	784	784	1,406
Office expenses		42	5,927	5,969	1,575
Advertising		589	2,055	2,644	2,309
Programme costs		7,670	60,169	67,839	38,352
		9,535	206,690	216,225	172,686
Support costs					
Information technology					
Repairs and renewals		-	-	-	-
Depreciation of tangible fixed assets		5,472	-	5,472	4,543
		5,472	-	5,472	4,543
Other					
Bank charges		-	-	-	84
Subscriptions		-	-	-	1,585
Accountancy and legal fees		-	808	808	1,842
		-	808	808	3,511
Total resources expended		28,394	207,498	235,892	193,591

Net income/(expenditure) before tax for the reporting period

Tax payable

Net income/(expenditure) after tax before investment gains/(losses)

Net gains/(losses) on investments

Net income/(expenditure)

Extraordinary items

Transfers between funds

Other recognised gains/(losses):

Gains and losses on revaluation of fixed assets for the charity's own use

Other gains/(losses)

Net movement in funds

Reconciliation of funds:

Total funds brought forward

Total funds carried forward

25,949	22,609	48,558	9,899
-	-	-	-
25,949	22,609	48,558	9,899
-	-	-	-
25,949	22,609	48,558	9,899
-	-	-	-
21,463	-	21,463	-
-	-	-	-
-	-	-	-
47,412	1,146	48,558	9,899.48
10,097	74,388	84,484	74,585
57,509	75,533	133,042	84,484

GLOW - Giving Life Opportunities to Women

Northern Ireland - Charity number 104660

Annual report

7/31/2023

**Glow-Giving Life Opportunities To Women
Report of the Trustees'
For The Year Ended 30 September 2022**

Report of the Trustees

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 September 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Objectives and Activities

Glow has been established to promote personal development, positive mental health and physical activities for the benefit of individuals and families from North and West Belfast and its surrounding environment in County Antrim without distinction of age, gender, marital status, disability, sexual orientation, nationality, ethnic identity, political or religious opinion by associating statutory authorities, community and voluntary organisations and the inhabitants in a common effort to advance health and well-being within the area in particular.

To advance the well-being of beneficiaries by the provision of a safe environment and an awareness of personal, mental, and physical well-being.

Reserves Policy

Our target minimum Operating Reserve Fund is equal to three months of average operating costs to ensure the financial stability and continued provision of ongoing operations and programmes. The Operating Reserve serves a dynamic role and will be reviewed and adjusted in response to internal and external changes. The Operating Reserve Fund will be funded with surplus unrestricted operating funds. Restricted reserves will be used as specified in the funders contract.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

NI633767 (Northern Ireland)

Registered Charity number

104660

Registered office

City Life Centre
143 Northumberland Street
Belfast
Co. Antrim
BT13 2JF

**Glow-Giving Life Opportunities To Women
Report of the Trustees'
For The Year Ended 30 September 2022**

Trustees

Eleanor McGuckin (Chair) Appointed 03.06.20
Jane McCarthy (Secretary) Appointed 14.10.19
Paula McCann (Treasurer) Appointed 30.10.20
Oonagh Desire Appointed 04.08.20
Renee O'Cleary Appointed 04.08.20
Michele Tennyson Appointed 04.08.20
Lisa Montgomery Appointed 01.02.19

Company Secretary

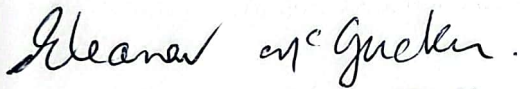
Jane McCartney

REFERENCE AND ADMINISTRATIVE DETAILS

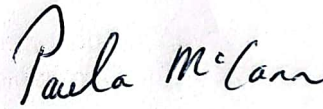
Independent Examiner

DJB Accounting Ltd
34 Knockmoyle Drive
Antrim
Co. Antrim
BT41 1HE

Approved by order of the board of trustees on **28th April 2023** and signed on its behalf by:



Eleanor McGuckin - Trustee (Chair)



Paula McCann - Trustee (Treasurer)

**Glow-Giving Life Opportunities To Women
Report of the Trustees'
For The Year Ended 30 September 2022**

Overall Highlights

The financial year 21/22 has seen an increase overall within the organisation.

Business continues to grow with an increase of unrestricted income and restricted grants. We will continue to focus this financial year on increasing the unrestricted income by developing an Income Generation Strategy and growing our connections with other organisations.

Demand for our services inside and outside of our catchment area continues to grow. Referrals come from statutory bodies and directly from families looking for support for their child.

With our proven success and waiting lists for our programmes, our board and staff have reached out to other communities within and outside the greater Belfast area. We wanted to understand how we could scale and grow our services to support more women and girls. Our ambition now is to deliver our successful programmes to communities within and outside the greater Belfast area.

Chara Clarke
CEO



GLOW - Giving Life Opportunities to Women

Northern Ireland - Charity number 104660

Annual return

**Glow-Giving Life Opportunities To Women
Independent Examiner's Report
For The Year Ended 30 September 2022**

Independent Examiner's Report

I report on the accounts of the company for the year ended 30 September 2022, which are set out on pages six to nineteen.

Respective responsibilities of charity trustees and examiner

As the charity's trustees (and also the directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under Section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of the independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 386 of the Companies Act 2006
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

David Blair CPFA

David Blair CPFA
DJB Accounting Ltd
34 Knockmoyle Drive
Antrim
BT41 1HE
09th March 2023

DJB Accounting Ltd