

Charity Registration Number: 1160027



**FATIMA WOMEN'S ASSOCIATION
(A Charitable Incorporated Organisation)**

**TRUSTEES' ANNUAL REPORT AND
FINANCIAL STATEMENTS**

Year Ending 31st March 2024

FATIMA WOMEN'S ASSOCIATION

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FATIMA WOMEN'S ASSOCIATION

MEMBERS OF THE BOARD AND PROFESSIONAL ADVISORS

Registered Charity Name	Fatima Women's Association
Charity Number	1160027
Registered Office	Marlborough Resource Centre Marlborough Street Oldham OL4 1EG
Trustees	Mrs N Shabir Mrs P Akhtar Mrs S Akhtar Mrs F Aziz Ms S Akram Mrs S Iqbal Mrs T Kausar Ms M Nessa
Accountants	Community Accounting Lancashire C.I.C. Foxfields 9 Norley Close Chadderton Oldham OL1 2RA
Bankers	Virgin Money 47 Market Place Oldham OL1 3AB

FATIMA WOMEN'S ASSOCIATION

TRUSTEES ANNUAL REPORT

FOR THE YEAR ENDING 31ST MARCH 2024

The trustees present their annual report and the unaudited financial statements of the charity for the period ended 31 March 2024.

Structure, Governance and Management

Governing Document

Fatima Women's Association is a CIO (registered charity number 1160027) and was registered as a CIO on 19 January 2015.

Recruitment and Training of Trustees

The trustees are appointed or reappointed annually at the annual general meeting held each October. Interested parties can request an application form from staff to join the Management Committee. The current Management Committee members will shortlist and either invite successful applicants to the Annual General Meeting or co-opt individuals as stated below.

The Committee shall consist of at least 8 members elected by and from the representatives of the area of benefit. The Officers and Committee shall be elected at the Annual General Meeting to serve until the conclusion of the Annual General Meeting next after their appointment.

The Committee shall have the power to co-opt persons having special knowledge or experience, provided that the number of co-opted members shall not exceed one-third of the total membership of the Committee. They shall hold office until the end of the Annual General Meeting following their co-option.

The Committee may invite any person to attend its meeting as an observer but without the power to vote. Trustees are advised to attend relevant training when and if required.

Organisational Management

Fatima Women's Association is managed by a Management Committee who is elected at the Annual General Meeting by the members of Fatima Women's Association. There are currently 8 elected members on the Board of Trustees. Regular staff meetings take place with the manager who submits a written report on the work of the association every 6 to 8 weeks at the management committee meetings.

Group Structure and Relationships

Fatima Women's Association has 8 trustees on the management board. It has 1 full time staff and 5 part time staff employed, subject to funding. It has a pool of 19 active volunteers and work experience students. The staff attend the staff meetings to inform the manager of the work conducted and future project planning. The minutes of the staff meeting are submitted at the regular board meetings.

Public Benefit

The objects of Fatima Women's Association are:

- To empower disadvantaged women, young people, and children in Oldham to improve their quality of life.
- To provide and assist in the provision of education, training and recreational activities for women, young people, and children in the Borough of Oldham.

FATIMA WOMEN'S ASSOCIATION

TRUSTEES ANNUAL REPORT *continued*

FOR THE YEAR ENDING 31ST MARCH 2024

In planning our activities for the year we kept in mind the Charity Commission's guidance on public benefit at our trustees' meetings. The focus of our activities remains around education, training, social and leisure activities.

To capacity build and empower disadvantaged women, young people, and children in Oldham, by building their confidence, self-esteem, social and educational skills through the provision of a range of demand led, quality controlled and fit for purpose educational training programmes.

To improve the health, wellbeing of disadvantaged women, young people and children who may be experiencing isolation, poor physical and mental health, and domestic abuse by providing a variety of educational, social and leisure opportunities.

To further develop the skills, health and social wellbeing of all vulnerable, disadvantaged children and young people enabling them to reach their full potential in terms of education, economic and social contribution, health, and wellbeing.

Risk Management

Regular disclosure and barring service checks take place with every individual that works with children and vulnerable adults in line with statutory requirements.

Objectives, Aims and Activities

Charitable Objectives

The Charitable Objectives of Fatima Women's Association, as set out in the Constitution of the CIO are:

Education/Training:

To capacity build and empower disadvantaged women in Oldham, by building their confidence, self-esteem, social and educational skills through the provision of a range of demand led, quality controlled and fit for purpose educational training programmes.

Health and Wellbeing:

To improve the health, wellbeing of disadvantaged women and their children who may be experiencing isolation, poor physical and mental health, and domestic abuse by providing a variety of educational, social and leisure opportunities.

Activities for children and young people:

To further develop the skills, health and social wellbeing of all vulnerable, disadvantaged children and young people enabling them to reach their full potential in terms of education, economic and social contribution, health and wellbeing.

Principle Activities

The principal activities continued to be education, training, social and leisure activities as listed in the detailed Annual Report 2023/24.

FATIMA WOMEN'S ASSOCIATION
TRUSTEES ANNUAL REPORT continued
FOR THE YEAR ENDING 31ST MARCH 2024

Review of Achievements and Performance for the Year

Operational Performance

Under education FWA delivered Spoking and listening, Creative English and health programme, communication, reading and writing basic and intermediate level, English Language and IT skills.

Under training FWA delivered pre- employment skills programme, Greater Manchester crime reduction unit programme (Violence reduction unit), Get Oldham working NHS Programme, social media and IT, First Aid, Fire Safety, British Citizenship, driving theory, Confidence building and Life in the UK test.

Under health and wellbeing FWA delivered the 50+ Group, mental health, dementia awareness, diabetes awareness, cancer awareness, breast cancer awareness, women's resilience, health and wellbeing group, fitness, Zumba, yoga, pilates, art and craft, creating internal strength, beauty and wellness, massage, knitting, drama production, fashion and design, sewing, advice surgeries and trips. Collaborating with the communities to improve health and wellbeing, preventing illnesses and overcoming mental health related challenges. We have delivered to women of all ages, tea/toast hub, walking, exercise and health and wellbeing sessions.

The annual volunteer celebration event was attended by 22 volunteers.

Under activities for children and young people FWA delivered sessions on drama, photography, kayaking, Taekwondo, dodgeball, pot planting, gardening, recycling, indoor games, art and craft, sewing, canvas painting, learning about the environment and healthy cooking. Various trips took place, Lancaster Farm, Orienteering at Castleshaw outdoor centre, Primrose centre, Northern Roots, outdoor activity parks, Crocky Trails, Go Ape, Harvest Festival and to local heritage destinations. Young people achieved bronze and silver arts award.

Awareness raising and discussions on bullying and harassment, internet grooming, depression, positive attitudes, drugs and cultural awareness. FWA has had the impact of reducing inequality and building resilience across Oldham's communities, reducing poverty and helping people get back on their feet.

One of the highlights has been, 8 women passed their driving theory tests.

12 women secured education/training with external providers.

Over the past year many women have secured job interviews and 2 women have gained employment. Another individual went on and secured volunteering with an external organisation.

We have regularly reviewed and revised the programmes with the tutor to meet the needs of the learners and the organisation. Project updates have been submitted regularly to the management board. The project workers played a key role in building partnerships with other organisations to deliver programmes to meet the needs of the community. Working with other organisations has helped to enhance our existing provisions.

FWA is part of the The Oldham Poverty Action Network, the women's network, and attend the Oldham Community Explorers meetings, all facilitated by Action Together.

FATIMA WOMEN'S ASSOCIATION

TRUSTEES ANNUAL REPORT continued

FOR THE YEAR ENDING 31ST MARCH 2024

Fundraising Performance

The association is pleased to announce it has sustained the project for the forthcoming years due to raising funds from The National Lottery Reaching Communities fund and the Tudor Trust, 2021 to 2026, which is going to have a positive impact on the sustainability of the association. The association continues to increase or decrease staffing hours based on projects approved throughout the year.

Our main sources of funding have been grant funding and small donations from trust, foundations and government commissioning and procurement programmes.

Financial Review

Reserves Policy

To maintain the cost of redundancies if the inevitable happens and redundancies must be made.

Impact of Coronavirus Pandemic

We continue to contain the spread of Covid-19 in Oldham and safeguarding and supporting our most vulnerable residents.

Plans

Based on the current staffing commitment on a yearly basis Fatima Women's Association wants to be able to sustain an income of £120,000 which should be achieved. This is through the 5-year funding from The National Lottery Reaching Communities Fund, the offer of an additional one-off grant of £36,667.00 towards FWA's organisation's core costs from The Tudor Trust, other financial commitments from other small funders and research and consultation providers.

The sources of funding can be spread over a range of sources from the Local government, national government schemes, international government schemes, private trusts, and foundations and local fundraising activities. Trusts and foundations have played a noticeably big part in the sustainability of F.W.A. We shall endeavour to carry out applying for further funding from the great networks that F.W.A. has achieved over the past few decades.

There is a great need in the community to further improve the English language, Pre-employability skills, numeracy and information technology to enable women to become independent and integrate within the wider community. This could potentially lead on to gaining work experience, volunteering, or employment.

We are developing a fundraising strategy post 2025 which will be in line with the Business Plan 2025 to 2030.

The Trustee's Annual Report was approved by the Board of Trustee's and signed on their behalf:

Signed.....*Samina*.....
Name.....*SAMINA IQBAL*.....Date.....*03/07/2024*.....
Trustee

FATIMA WOMEN'S ASSOCIATION
REPORT TO THE MEMBERS ON THE UNAUDITED FINANCIAL STATEMENTS OF
FATIMA WOMEN'S ASSOCIATION
FOR THE YEAR ENDING 31ST MARCH 2024

I report on the accounts for the year ending 31st March 2024 set out on pages 8-11.

Respective Responsibilities of Trustees and Examiner

The charity's trustees consider an audit is not required for this year under s144 (2) of the Charities Act 2011 (the 2011 Act), and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under s145 of the 2011 Act
- Follow the procedure laid down in the General Directions given by the Charity Commissioners under s145(5)(b) of the 2011 Act, and
- To state whether particular matters have come to my attention.

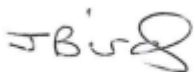
Basis of Independent Examiners Opinion

My examination was carried out in accordance with General 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

In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that, in any material respect, the requirements:
 - To keep accounting records in accordance with s130 of the 2011 Act; and
 - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



10th September 2024

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

FATIMA WOMEN'S ASSOCIATION

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDING 31ST MARCH 2024

		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
		2024	2024	2024	2023
	<i>Notes</i>	£	£	£	£
RECEIPTS					
Grants & Donations	2	-	186,462	186,462	146,820
Activities for Generating Funds		<u>6,574</u>	-	<u>6,574</u>	<u>11,310</u>
TOTAL RECEIPTS	3	<u>6,574</u>	<u>186,462</u>	<u>193,036</u>	<u>158,130</u>
PAYMENTS					
Salaries & Pensions		-	95,602	95,602	127,303
Management & Finance		-	15,004	15,004	18,736
Travelling		-	1,500	1,500	853
Telephone & Internet		-	1,124	1,124	1,114
Events, Projects & Trips		570	28,142	28,712	27,311
Activities (Social Action Fund)		-	-	-	14,881
Service Charge		-	3,535	3,535	4,379
Hub Overheads		-	-	-	2,050
Room Hire		-	434	434	3,690
Insurance		-	923	923	884
Cleaning Costs		-	-	-	-
Stationary, Printing & Postage		-	2,276	2,276	2,815
Volunteers		-	3,090	3,090	3,150
Payroll, Accounts & HR		-	1,313	1,313	1,371
Consultancy		-	-	-	264
Training		-	1,287	1,287	714
IT Software		-	1,973	1,973	1,476
Equipment		-	5,158	5,158	6,485
Miscellaneous		-	-	-	-
TOTAL PAYMENTS		<u>570</u>	<u>161,361</u>	<u>161,931</u>	<u>217,476</u>
Net of receipts/(payments)		6,004	25,101	31,105	(59,346)
Cash funds at 1st April 2023		59,419	73,587	133,006	192,352
Transfer of Funds		(230)	230	-	-
Cash funds at 31 March 2024	4	<u>65,193</u>	<u>98,918</u>	<u>164,111</u>	<u>133,006</u>

FATIMA WOMEN'S ASSOCIATION
STATEMENT OF ASSETS AND LIABILITES
AS AT 31ST MARCH 2024

	Total Funds 2024 £	Total Funds 2023 £
ASSETS		
Cash Funds	164,111	134,366
Debtors	<u>-</u>	<u>-</u>
	<u>164,111</u>	<u>134,366</u>
LIABILITIES		
Creditors	<u>-</u>	<u>1,360</u>
	<u>-</u>	<u>1,360</u>
TOTAL NET ASSETS/LIABILITIES	<u>164,111</u>	<u>133,006</u>
Additional Liabilities		
Independent Examination Fee	910	795

The financial statements were approved by the Board of Trustees and signed on their behalf:

Signed.....*Samira*.....

Name.....*SAMINA IQBAL*.....Date.....*03/07/2024*.....
 Trustee

FATIMA WOMEN'S ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDING 31ST MARCH 2024

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 and Donations

	Total Funds	Total Funds
	2024	2023
	£	£
Answer Cancer**	8,000	-
Awards For All	10,000	-
Breast Cancer	2,525	-
Cost of Living Crisis Greater Manchester	-	5,000
Central District Councillors Grant	1,725	-
Duchy of Lancaster Benevolent Fund	-	2,000
Faith Action Creative English	5,744	-
Garfield Weston	10,000	-
Grace Trust	1,000	-
Greater Manchester Crime Reduction Unit	21,750	15,000
John Mason Family Trust	2,000	2,000
Magic Little Grants	500	500
Manchester Guardian Society Charitable Trust	-	1,000
Oldham Poverty Action Network	941	-
One Oldham Fund Cost of Living Crisis Support Grant	-	1,000
One Oldham Fund Small Grants	-	1,080
One Oldham Fund Children & Young People Grant	-	1,000
One Oldham Fund Micro Grants	1,000	-
Ideas Fund	-	4,538
Reaching Communities	77,571	75,006
Skipton Building Society	1,500	-
Small Other Funds	5,039	3,196
Tudor Trust	36,667	35,000
Volunteer Celebration Fund	500	500
	<u>186,462</u>	<u>146,820</u>

3. Activities for Generating Funds

	Total Funds	Total Funds
	2024	2023
	£	£
Answer Cancer**	-	10,064
General Funds	6,574	1,246
	<u>6,574</u>	<u>11,310</u>

**** Answer Cancer :** Funds of £8,000 were received this year, being restricted as the service is to be delivered over the next year. Last year £10,064 was received, where £5,622 was spent, and the unspent balance of £4,442 was transferred in to ‘Small Other Funds’ for use on various other projects.

FATIMA WOMEN'S ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDING 31ST MARCH 2024

4. Fund Analysis

Fund Name	Balance as at 1 April 2023 £	Receipts £	Payments £	Transfer of Funds £	Balance as at 31 March 2024 £
Unrestricted Funds	59,419	6,574	(570)	(230)	65,193
Restricted Funds:					
Answer Cancer	-	8,000	(80)	-	7,920
Awards For All	-	10,000	(6,364)	-	3,636
Breast Cancer	-	2,525	(1,102)	-	1,423
Cost of Living Crisis Greater Manchester (COLC GM)	4,527	-	(4,528)	1	-
Central District Councillors Grant	-	1,725	(1,381)	-	344
Duchy of Lancaster Benevolent Fund	2,000	-	-	-	2,000
Faith Action Creative English	-	5,744	(4,280)	-	1,464
Garfield Weston	-	10,000	-	-	10,000
Grace Trust	-	1,000	-	-	1,000
Greater Manchester Crime Reduction Unit	(5,412)	21,750	(16,392)	54	-
John Mason Family Trust	1,111	2,000	(1,981)	-	1,130
Magic Little Grants	-	500	(590)	90	-
Manchester Guardian Society Charitable Trust	1,000	-	(1,004)	4	-
Oldham Poverty Action Network	-	941	(1,022)	81	-
One Oldham Fund Children & Young People Grant	1,000	-	(1,000)	-	-
One Oldham Fund Micro Grants	-	1,000	-	-	1,000
Reaching Communities	16,378	77,571	(80,615)	-	13,334
Skipton Building Society	-	1,500	(410)	-	1,090
Small Other Funds	12,232	5,039	-	-	17,271
Tudor Trust	40,751	36,667	(40,112)	-	37,306
Volunteer Celebration Fund	-	500	(500)	-	-
	73,587	186,462	(161,361)	230	98,918
TOTAL FUNDS	<u>133,006</u>	<u>193,036</u>	<u>(161,931)</u>	<u>-</u>	<u>164,111</u>