Charity Registration Number: 1160027

FATIMA WOMEN'S ASSOCIATION

(A Charitable Incorporated Organisation)

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

Year Ending 31st March 2026

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	Parveen Akhtar Nasreen Shabir Sylvia Akram Samina Iqbal Tabasum Kausar Maria Nessa Rahela Khatun (appointed 14/11/2025) Aisha Munir (appointed 14/11/2025) Mrs S Akhtar (resigned on 14/11/2025) Mrs F Aziz (resigned on 14/11/2025)
Chair	Parveen Akhtar (appointed as Chair on 14/11/2025)
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 2026

The trustees present their annual report and the unaudited financial statements of the charity for the period ended 31 March 2026.

Structure, Governance and Management

Governing Document

Fatima Women's Association is a Charitable Incorporated Organisation, CIO, registered charity number 1160027.

Recruitment and Training of Trustees

The trustees are appointed or reappointed annually at the annual general meeting held each November. 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 20 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.

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 2025/26.

Review of Achievements and Performance for the Year

Operational Performance

Under education FWA delivered Phonics, Speaking and listening, Creative English, communication, reading and writing basic and intermediate level, English Language, Numeracy and IT skills.

Under training FWA delivered pre- employment skills programme, GMCA WEA Community grants programme, Basic First Aid, Fire Safety, British Citizenship, driving theory, Confidence building and Life in the UK test.

Under health and wellbeing FWA delivered the older women's group, tea/toast hub, mental health awareness, dementia awareness, diabetes awareness, cancer awareness, breast cancer awareness, menopause, menstrual cycle and periods, women's resilience, health and wellbeing groups, 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 the walking, exercise and health and wellbeing sessions.

In 2025, young people took part in a project with INTO FILMS who provided Hafsah Naib, Director/Founder of working class film school to work alongside the young people and produce a documentary, Brown Muslim Girlz. We are extremely proud to say the documentary has been selected for 2 awards out of 400 different documentaries created throughout 2025/2026 with the support of Into Films. To read about the awards in 2025, CLICK HERE The awards ceremony will take place end June 2026.

Under activities for children and young people FWA delivered sessions on drama, film making, photography, Taekwondo, dodgeball, pot planting, gardening, recycling, hairdressing, indoor games, art and craft, sewing, canvas painting, learning about the environment and healthy cooking. Various trips took place, Lancaster Farm, Primrose centre, Northern Roots, outdoor activity parks, Crocky Trails, Bowling, Go Karting, and to local heritage destinations. The older people volunteered to hold the Iftar event and took part in the Fashion show at The Ripple Effect event.

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.

22 volunteers attended the annual volunteer celebration event.

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 Oldham positive action network (OPAN), the women's network, the community centres network, and attend the Oldham Community Explorers meetings, all facilitated by Action Together.

Fundraising Performance

The association is pleased to announce it has sustained the projects for the next 5 years due to raising funds from The National Lottery Reaching Communities Fund, The National Lottery Awards For All, Lloyds Bank Foundation, The Garfield Weston Foundation and other small trusts and foundations, which is going to have a positive impact on the sustainability of the association. FWA 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, NHS, PCN, government commissioning and procurement programmes.

Reserves Policy

To maintain the cost of redundancies if the inevitable happens and redundancies must be made. Also, to cover 3 months running cost. The amount needed as of March 2026 is £70,000.

Plans

Based on the current staffing commitment and project related expenditure, on a yearly basis Fatima Women's Association wants to be able to sustain an income of £160,000. This is through the request for funding from funding applications to other funders, commissioning and procurement, researchers 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 conduct 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 have developed a fundraising strategy which will be in line with the Business Plan 2026 to 2031. This is a working document.

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

Signed.....P. Akhtar.....

Name...Parveen.....Akhtar..... Date.....27.1.08.12026.....

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 2026

I report on the accounts for the year ending 31st March 2026 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

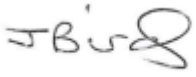
My examination was carried out in accordance with General Directions given by the Charity commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures 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.



14th September 2026

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 2026

	Notes	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Total Funds 2025 £
RECEIPTS					
Grants & Donations	*2*	25,000	207,907	232,907	194,879
Activities for Generating Funds		1,789	-	1,789	3,618
TOTAL RECEIPTS	*3*	**26,789**	**207,907**	**234,696**	**198,497**
PAYMENTS					
Salaries & Pensions		-	117,996	117,996	124,787
Management & Finance		-	4,934	4,934	16,185
Travelling		-	540	540	1,209
Telephone & Internet		-	2,067	2,067	961
Events, Projects & Trips		2,602	30,398	33,000	34,115
Service Charge		-	-	-	10,991
Cleaning Costs		-	13,063	13,063	108
Room Hire		-	2,424	2,424	197
Repairs & Maintenance		-	497	497	-
Insurance		-	1,006	1,006	874
Stationary, Printing & Postage		-	2,449	2,449	2,398
Volunteers		-	1,871	1,871	3,587
Payroll, Accounts & HR		-	1,735	1,735	1,390
Consultancy		-	-	-	-
Training		-	260	260	532
IT Software		-	1,424	1,424	1,809
Equipment		-	1,924	1,924	3,379
Miscellaneous		261	-	261	41
TOTAL PAYMENTS		**2,863**	**182,588**	**185,451**	**202,563**
Net of receipts/(payments)		23,926	25,319	49,245	(4,066)
Cash funds at 1st April 2025		68,143	91,902	160,045	164,111
Transfer of Funds		(269)	269	-	-
Cash funds at 31 March 2026	*4*	**91,800**	**117,490**	**209,290**	**160,045**

FATIMA WOMEN'S ASSOCIATION

STATEMENT OF ASSETS AND LIABILITES

AS AT 31ST MARCH 2026

	Total Funds 2026 £	Total Funds 2025 £
ASSETS		
Cash Funds	209,290	162,635
Debtors	-	-
	209,290	162,635
LIABILITIES		
Creditors	-	2,590
	-	2,590
TOTAL NET ASSETS/LIABILITIES	**209,290**	**160,045**
Additional Liabilities		
Independent Examination Fee	**1,145**	**910**

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

Signed.....P. Akhtar.....

Name....Parveen.....Akhtar..... Date.....27.08.2026.....

Trustee

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

	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Total Funds 2025 £
Action Together:				
Warm Hub Investment	-	-	-	938
Oldham Vaccination Programme	-	700	700	1,500
Asda Foundation	-	1,000	1,000	-
Awards For All	-	20,000	20,000	-
Breast Cancer	-	6,330	6,330	225
Cancer & Inequalities	-	-	-	4,951
Cost of Living Crisis Greater Manchester	-	-	-	5,000
Costco & United Way UK	-	-	-	1,500
Dementia	-	9,500	9,500	-
Eleanor Peel Trust	-	6,000	6,000	-
Faith Action Creative English	-	-	-	1,250
Garfield Weston	-	10,000	10,000	10,000
GMCA Community Grants (Strand 1)	-	38,190	38,190	34,722
Greater Manchester Crime Reduction Unit	-	8,905	8,905	15,000
John Mason Family Trust	-	-	-	2,000
Lloyds TSB Foundation	25,000	-	25,000	-
Manchester Guardian Society	-	2,500	2,500	-
MMR Campaign	-	11,619	11,619	5,000
Peter Kershaw Trust	-	2,000	2,000	-
NHS Greater Manchester	-	-	-	3,000
One Oldham Fund Children & Young People	-	-	-	972
Postcode Neighbourhood Trust	-	-	-	25,000
Reaching Communities	-	83,010	83,010	80,230
Small Other Funds	-	8,153	8,153	3,043
Tudor Trust	-	-	-	48
Volunteer Celebration Fund	-	-	-	500
	25,000	**207,907**	**232,907**	**194,879**

3. Activities for Generating Funds

	Total Funds 2026 £	Total Funds 2025 £
General Funds	1,789	3,618
	1,789	**3,618**

4. Fund Analysis

Fund Name	Balance as at 1 April 2025 £	Receipts £	Payments £	Transfer of Funds £	Balance as at 31 March 2026 £
Unrestricted Funds	**68,143**	**26,789**	**(2,863)**	**(269)**	**91,800**
Restricted Funds:					
Action Together:					
Oldham Vaccination Programme	-	700	(838)	138	-
Asda Foundation	-	1,000	(1,000)	-	-
Awards For All	-	20,000	(3,880)	-	16,120
Breast Cancer	-	6,330	(6,455)	125	-
Cost of Living Crisis Greater Manchester (COLC GM)	1,717	-	(1,717)	-	-
Dementia**	(3,420)	9,500	(6,086)	6	-
Duchy of Lancaster Benevolent Fund	640	-	(640)	-	-
Eleanor Peel Trust	-	6,000	-	-	6,000
Garfield Weston	8,657	10,000	(8,800)	-	9,857
GMCA Community Grants (Strand 1)	-	38,190	(38,190)	-	-
Greater Manchester Crime Reduction Unit	1,961	8,905	(10,866)	-	-
John Mason Family Charitable Trust	1,709	-	(1,520)	-	189
Manchester Guardian Society	-	2,500	(200)	-	2,300
MMR Campaign	-	11,619	(1,162)	-	10,457
Peter Kershaw Trust	-	2,000	-	-	2,000
Postcode Neighbourhood Trust	13,086	-	(13,086)	-	-
Reaching Communities	13,156	83,010	(78,362)	-	17,804
Small Other Funds	20,314	8,153	-	-	28,467
Tudor Trust	34,082	-	(9,786)	-	24,296
	91,902	**207,907**	**(182,588)**	**269**	**117,490**
TOTAL FUNDS	**160,045**	**234,696**	**(185,451)**	**-**	**209,290**

** *Dementia: Balance brought forward from the year-ended 31st March 2025 of (£3,420) as project started in October 2024, funds of £9,500 received in June 2025.*