Zinthiya Ganeshpanchan Trust

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2026

A year of strengthening, responding and preparing for the future

Charity Number: 1137350

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ZINTHIYA GANESHPANCHAN TRUST

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31ST MARCH 2026

Trustees	Ms Lorraine Mirham
	Mr Phill Nassau
	Mr Declan Kiely
	Mr John Cooper
	Mrs Sheila Motivaras
	Mrs Bhumika Palmer
	Mrs Thabital Canagarajah
Charity registered Number	1137350
Principal office	12 Bishop Street
	Leicester
	LE1 6AF
Chief executive	Zinthiya Ganeshpanchan
Independent examiner	Bhavesh Shah FCCA
	BGS Accounting Ltd
	75 Exploration Drive
	Leicester
	LE4 5NU
Bankers	HSBC
	5/6, High Street
	Coventry
	CV1 5RE

Reflection from the Chair of the Board of Trustees

The year ended 31 March 2026 was another important year for the Zinthiya Trust. Against a backdrop of sustained pressure on household finances, growing demand for charitable services and rising operating costs across the voluntary and community sector, the Trust remained firmly focused on its core purpose: helping people to live free from abuse and poverty.

We continued to support people facing increasingly complex and interconnected challenges. Domestic abuse, insecure housing, debt, fuel poverty, food insecurity and financial hardship rarely occur in isolation. Our response therefore remained practical, person-centered and holistic, addressing each individual's wider circumstances rather than treating problems separately.

A major priority during 2025/26 was strengthening the organisation for the future. We invested in our staff, volunteers, governance, systems and organisational capacity while refining our strategic priorities for the years ahead.

We also deepened our relationships with funders, businesses, community organisations and other partners. These partnerships have provided us much more than financial support: they have extended our reach, strengthened referral pathways and helped people who may otherwise struggle to access the right services.

On behalf of the Board of Trustees, I thank our staff and volunteers for their dedication throughout the year. We are equally grateful to our funders, donors, corporate supporters, partners and wider community, whose contributions have made our work possible.

Above all, we thank the individuals and families who place their trust in us. Their experiences continue to shape our services, priorities and ambitions.

Lorraine Mirham
Chair of Trustees



Trustees' Report
For the year ending 31st March 2026

The Trustees present their annual report together with the financial statements of Zinthiya Ganeshpanchan Trust for the year ended 31 March 2026.

The Trustees confirm that the annual report and financial statements comply with current statutory requirements, the Charity's governing document and the applicable Statement of Recommended Practice (SORP), including FRS 102.

Governance

The Board of Trustees are committed to good governance and have adopted the Charity Governance Code. The Trustees believe that strong governance is essential for the effective operation of the Charity and the trust of donors and beneficiaries. As a part of this commitment, the Trustees have taken steps to comply with the principles and recommendations outlined in the Code and will continually assess and improve governance practices in line with the Code. Progress continues to be made to comply with the Code, and this progress is assessed on an annual basis.

Risk factors

The Trustees are committed to ensuring that effective risk management systems are in place to identify, assess and manage the key risks facing the charity. The major risks of which the charity is exposed, as identified by the Trustees have been reviewed and systems and procedures have been established to manage those risks. This includes regular assessments of both operational and financial risks, which are documented in a risk register. The risk register is reviewed quarterly to ensure that appropriate actions are taken to mitigate the identified risks. By maintaining robust internal control and reviewing the effectiveness of risk management strategies, the trustees aim to protect the charity's assets, reputation and the delivery of its charitable objectives.

Public benefit

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit. They have referred to that guidance when reviewing aims and objectives wand in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set. The Trustees ensure that these activites are carried out for the public benefit by delivering services that are valued by the people we support and enable those with responsibility the sector to develop and adopt best practice, thereby promotion a transparent and efficient managed charity that engenders public confidence and trust.

Our vision

A society where people can live free from abuse and poverty.

Our mission

- Support people to live without fear of violence and abuse.
- Provide practical support that reduces poverty and isolation among vulnerable people.
- Help people transform their lives through education, skills development and employment.
- Enable people to pursue their aspirations and lead fulfilling lives.

2025/26: strengthening, responding and preparing for the future

Throughout 2025/26, the Trust continued to respond to significant levels of need across Leicester and Leicestershire. People increasingly approached us with multiple, interconnected challenges. Financial hardship was often accompanied by housing insecurity, debt, domestic abuse, unaffordable energy costs, isolation or other vulnerabilities.

This experience reinforced the value of our holistic model: combining immediate crisis intervention with advice, advocacy and longer-term support to help people achieve greater safety, stability and independence.

The year was also one of organisational preparation and development. We built on the work begun in the previous year to shape our next three-year strategy, with a stronger focus on governance, organisational capacity, sustainability, impact measurement and the future development of services.

The Impact we are making

During the year, the Trust supported 3,814 direct beneficiaries through its projects and services.

3,814	**2,911**	**903**
direct beneficiaries	women supported	men supported
236	**609**	**2,573**
children and young people supported directly	people in employment facing financial hardship	people estimated to have benefited indirectly

Our wider reach also included 2,315 people aged 0–24 within the families we supported.

The growing number of employed people requiring support shows that poverty is no longer confined to those who are unemployed or economically inactive. This has important implications for how our services must evolve in future years.

Domestic abuse and violence against women and girls

Supporting women experiencing domestic abuse and other forms of violence remained central to the Trust's work. We provided one-to-one practical and emotional support, advocacy and signposting to women experiencing or fleeing abuse.

Leaving an abusive relationship does not automatically end the difficulties a survivor faces. Women may then encounter homelessness, financial hardship, debt, barriers to benefits, immigration-related restrictions, isolation and the challenge of rebuilding their lives. Our support therefore remained tailored to each woman's circumstances.

1,130	**1,343**
women received domestic abuse support	women supported with money debt and housing or homelessness

These figures demonstrate clearly that domestic abuse does not exist in isolation.

A major part of this work included supporting women with no recourse to public funding and facing destitution. During the year, we increased our emergency accommodation from 10 spaces to 16 bed spaces and provided approximately 5,400 nights of accommodation to women who were fleeing abuse and facing destitution.

In addition, we also invested in raising awareness and prevention. Funded by the National Lottery Arts Council, our service users co-produced a play to raise awareness about Honour Based Abuse. In addition, we also produced a resource pack aimed at secondary year students on relationship education. Going forward a part of our new strategy is to continue to work on addressing the root causes of abuse and poverty to and safeguard women and children from abuse.

Poverty, Money and Debt Advice

Financial hardship continued to affect a substantial proportion of the people approaching the Trust. We supported people with budgeting, debt, income maximisation, benefit entitlement, household bills and other financial difficulties.

Our aim is not simply to resolve an immediate financial crisis. Wherever possible, we help people understand their financial position, maximise household income, reduce avoidable expenditure and build lasting financial resilience.

2,684
people received money and/or debt advice

2,778
benefit entitlement checks completed

956
people supported with emergency financial hardship

£2,275,595
additional income or financial gains secured

£720,238
debt addressed, managed or written off

157
Appplications made on behalf of clients for white goods

Energy and fuel poverty

Energy affordability remained a serious concern for many households. People on low incomes, older people, disabled people and households already facing debt are particularly vulnerable to the effects of living in a cold home.

The Trust provided advice on bills, tariffs and energy efficiency; helped people access suitable grants and schemes; offered emergency assistance where available; and advocated for individuals experiencing difficulties with energy suppliers.

2,219
households received energy advice or support

849
households received emergency energy assistance

£131,809
energy-related financial support secured

Our objective is both to address immediate fuel poverty and to improve household resilience, reducing the likelihood of repeated crisis.

Housing and Homelessness Prevention

Housing insecurity increasingly intersects with the issues addressed by the Trust. We supported individuals experiencing homelessness, at the risk of becoming homeless, living in insecure accommodation or difficulties sustaining a tenancy.

Housing needs were frequently linked to domestic abuse, financial hardship and debt, reinforcing the importance of an integrated response.

1,209

people received housing advice or support

1,079

people supported to access or maintain suitable accommodation

The Trust continues to explore how its future work can contribute more directly to preventing homelessness and improving access to safe, secure and sustainable accommodation.

Supporting people facing multiple disadvantage

Many people who approach the Trust do not fit neatly within a single service category. Our beneficiaries include people experiencing domestic abuse, homelessness or insecure housing, food and fuel poverty, unemployment, isolation and financial hardship, as well as those who face barriers to mainstream services.

Some people need a short intervention; others require sustained support across several areas before they can achieve stability. Our holistic approach enables staff to identify the underlying causes of a crisis and, wherever possible, work alongside the individual towards a longer-term solution.

Education, skills, employment and independence

We at the Zinthiya Trust believe that if we are to reduce poverty, we must create opportunities for people to build confidence, develop skills and increase their economic independence. We therefore continued to provide skills development and progression towards employment through the provision of training, volunteering and work placements.

156

people participated in training or skills development

29

people gained volunteering or work-placement opportunities

Our longer-term ambition is to strengthen the bridge between crisis support and economic independence, enabling people not only to overcome immediate difficulties but also to build a more secure future.

Children, Families and Community Engagement

Children and families

Financial hardship and domestic abuse affect the whole household, and children can experience its consequences particularly acutely. The Trust provided practical help to families in financial crisis or mothers fleeing abuse. This included essential items such as food, hygiene products, and school uniforms. We also worked with children providing fun activities during easter, summer holidays and Christmas to reduce the impact of abuse and poverty on children's wellbeing.

2,079

families received practical assistance

Outreach and community engagement

We continued outreach across Leicester and Leicestershire so that people who may struggle to access mainstream services could receive information and support. Working with community organisations and other agencies enabled us to reach individuals who might otherwise remain hidden from services.

During the year, we delivered outreach in schools, community centers and other public settings, alongside our regular monthly coffee mornings.

Lived experience and co-production

We believe services are stronger when the people who use them have meaningful opportunities to influence their design and delivery. During 2025/26, we continued strengthening how we listen to beneficiaries and incorporate their experiences into service development and organisational planning.

Feedback from service users, staff, volunteers, trustees and partners informed our strategic priorities. Over the coming years, we will embed co-production and lived experience more deeply within service design, evaluation and organisational decision-making.

Our People, Volunteers and Partnerships

Our volunteers

Volunteers continue to make a vital contribution to the Trust. During 2025/26, 17 volunteers gave approximately 1,020 hours across our services and activities.

They brought diverse skills, experience and perspectives, supporting both frontline delivery and the Trust's wider operations. We remain committed to providing effective induction, training, supervision and development opportunities. The Board records its sincere thanks to every person who volunteered during the year.

Our people and organisational development

Our staff are fundamental to the quality and effectiveness of our services. We continued to invest in training, supervision and professional development, including specialist learning relevant to individual areas of work.

Particular attention was given to building organisational capacity, leadership and management capability, internal systems and equipping staff to respond to increasingly complex needs. The Trust recognises that sustainable growth requires appropriate investment in people as well as frontline delivery.

Partnerships

We know that the challenges faced by our beneficiaries cannot be addressed by one organisation alone. We therefore, worked to strengthen relationships with voluntary and community organisations, statutory agencies, businesses, funders and other partners not only within Leicester/Leicestershire but beyond.

Partnership working improved referral pathways, widened access to specialist support, helped us reach new communities and made better use of available resources while also developing our capacity. During 2025/26, we worked with more than 45 partner organisations. This included Police, Probation, NHS, Social services and social care providers, NHS, social prescribers and other voluntary and community organisations. We are thankful to these partners for supporting our work and intend to build on these relationships during the next strategic period.

Working with the business community

The Trust continued to develop its engagement with businesses and the wider corporate community. These relationships generated much-needed financial support, sponsorships for events, donations in cash and in kind, professional expertise and opportunities to raise awareness of our work.

Diversifying income remains strategically important to our charity. We will therefore continue developing corporate partnerships and individual giving alongside our established grant-funding relationships.

Influencing policy and systems change

During the year, we undertook a number of activities aimed at sharing our learning and influencing policy in the areas of domestic abuse, inclusive finance and fuel poverty. In addition, we collaborated with:

- The Smallwood Trust 'Place-based Change', aiming to challenge, reform and improve the systems that contribute to gendered poverty.
- Three Hands Insight, contributing to and influencing HSBC product panels.
- British Gas Energy Trust roundtables.

Going forward, we will seek opportunities to undertake further work to address the root causes of poverty and abuse, with determined consideration of how to co-produce and drive change within systems and structures that negatively impact the people we work with.

Case Study: 'Isaac'

Name changed to protect confidentiality.

Circumstances

Following his release from prison, Isaac approached the Trust as he began rebuilding his life in the community. He was living with severe mental health challenges, struggling financially and lacked essential household items. Asking for help took considerable courage.

Our intervention

Our team worked with Isaac to identify his immediate priorities and provided practical support to restore stability and independence. We reduced immediate pressure by supplying emergency energy vouchers and applying to the Big Difference Scheme. We also reviewed his utilities and explored tariff support to strengthen his longer-term ability to manage energy costs.

To improve his day-to-day independence, we applied for an essential washing machine on his behalf.

Financial and practical outcomes

- Washing machine secured, valued at £300.
- Emergency energy vouchers totaling £98.
- Application completed for the Big Difference Tariff.
- Utilities check completed to identify potential savings.
- Ongoing support provided with household bills.

Impact

The combined support reduced financial pressure, improved household stability and increased Isaac's confidence and wellbeing, helping him move forward more positively.

Isaac said he was extremely happy with the support received and that the Trust's non-judgmental approach made him feel comfortable asking for help during a challenging period.

Case Study: 'Gina'

Name changed to protect confidentiality.

Circumstances

Gina came to the UK as an international student. Around six months after arriving, she met her future husband while living and working in London's care sector. She later moved to Leicester to live with him and his parents.

From the outset, Gina experienced verbal abuse and hostility from both her husband and his parents. Although the couple later moved into their own accommodation, the abuse escalated and became physical.

Isolated, unfamiliar with UK support systems and dependent on her husband financially and through her immigration status, Gina knew she needed to leave but did not know how to do so safely. She was also caring for her infant son.

Risks identified

- Domestic abuse escalating from verbal to physical violence.
- Isolation and limited informal support.
- Immigration insecurity and dependence on the perpetrator.
- Risk of homelessness.
- Emotional distress and trauma.
- Responsibility for an infant child.

During a severe assault, a neighbor contacted the police and Gina's husband was arrested. While he was on bail, Gina remained fearful for her safety and of what might happen when the bail conditions ended.

Our intervention

Gina disclosed her experiences and concerns to the Trust. We provided immediate and continuing support, including:

- Emergency accommodation for Gina and her 11-month-old son in the Trust's safe house.
- Food and essential items for mother and child.
- An application for the Migrant Victims of Domestic Abuse Concession (MVDAC), enabling access to public funds.
- Trauma-informed emotional support.
- Encouragement to attend weekly coffee mornings, reducing isolation and building peer support with other survivors.
- Enrolment on the Trust's five-week emotional support program for safe-house residents.

Outcomes

- Gina and her son are living in a place of safety.
- Immediate financial and food insecurity has reduced.
- Gina reports feeling relieved, supported and less isolated.
- She has begun engaging with emotional support services.
- She feels more hopeful and empowered to rebuild her life.

Gina is now focused on building an independent life with her son. She hopes to return to work in the future and continues to benefit from the emotional support, peer connection and stability provided through the Trust's services.

Reserves policy and performance

The charity's policy is only to hold cash on deposit with major clearing banks.

Financial review and reserves policy

Income for the 12 months to 31 March 2026 was £971,739, up 12.42% from the previous year (2025: £864,342). Most of this was grant income of £752,951 (2025: £522,772), which funded specific activities. The bulk of the remaining income was from the operation of the Chapel Café, other trading activities, and public donations.

The charity managed to register a surplus of £6,307 to 31 March 2026 (2025: £24,877). The total level of activity of the charity increased significantly, especially the length of time to provide advice and guidance for beneficiaries, the provision of emergency accommodation for women whose lives were at risk due to facing violence, but with no recourse to public funding and the provision of emergency support. During the year we also increased our outreach activities aimed at prevention through raising awarness in the community. As of 31 March 2026, closing reserves were in surplus by £405,393 (2025: £399,086).

Charity reserves policy

It is the policy of the Charity that free reserves should be maintained at a level equivalent to six months' unrestricted expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities while consideration is given to ways in which additional funds may be raised.

Going Concern

The trustees have assessed the charity's ability to continue as a going concern to assure themselves of the validity of this assumption when preparing the accounts. In making this assessment, the trustees have taken into account all available information about the future for at least, but not limited to, 12 months from the date the accounts are approved. At the time of approval of these accounts, the financial state of the charity was deemed a going concern due to the multi-year funding secured since the balance sheet date, as well as the strategy in place to attract unrestricted funding by working with individuals and businesses.

Board of Trustees

The trust is governed by a Board of Trustees who formally meets quarterly. The trustees during the year were as follows:

Trustees

Ms Lorraine Mirham

Mr Phill Nassau

Mr Declan Kiely

Mr John Cooper

Mrs Sheila Motivaras

Mrs Bhumika Parmar

Mrs Thabital Canagarajah

Structure, governance, management and recruitment to the board of trustees

The charity is an unincorporated charity registered under a declaration of trust dated 8th September 2009. The trust is registered with the Charity Commission under the charity number 1137350.

The Board of Trustees is responsible for the governance of the trust and for ensuring the charity pursues the objects for which it was founded. Trustees are appointed under the terms of the charity's Declaration of Trust. At present, there are no specific policies regarding the minimum or maximum length of tenure for Trustees.

The Trustees delegate the day-to-day management of activities, staff, and volunteers to the Chief Executive, Zinthiya Ganeshpanchan. Mrs Ganeshpanchan reports to the Trustee Board quarterly via attendance at board meetings and regular e-mails.

Risk Management

The Trustees are responsible for the management of the risks faced by the trust, as they provide controls that provide reasonable, although not absolute, assurance against material misstatement, loss, or risk exposure. Risk reviews are undertaken regularly to ensure internal risks are minimised through the implementation of policy and procedure, and external risks are accounted for in the setting of strategy.

Funds held as custodian

No such funds are held.

Developing Our 2026–2029 Strategy

One of the most important organisational developments during 2025/26 was preparing the Trust for its next strategic period. The strategy has been informed by the experiences of service users, staff, volunteers, trustees and other stakeholders.

Our future direction recognises a changing operating environment: needs are becoming more complex, financial pressures affect both beneficiaries and voluntary organisations, and sustainable services require stronger partnerships and more diverse income.

Our strategic direction will focus on:

- strengthening our core domestic abuse, poverty and advice services;
- developing earlier intervention and prevention;
- strengthening housing and homelessness prevention;
- increasing beneficiaries' financial resilience and economic independence;
- deepening lived-experience involvement and co-production;
- improving evidence, monitoring and impact measurement;
- developing strategic partnerships;
- diversifying income and strengthening unrestricted funding;
- investing in staff, volunteers and leadership; and
- strengthening governance and organisational resilience.

Our ambition is not simply to increase the number of people we support. It is to increase the depth, quality and lasting impact of that support.

Looking forward

The coming years will bring both opportunities and challenges. Demand for support is unlikely to reduce significantly, while the funding environment for charities remains difficult. The Trust must therefore balance ambition with sustainability.

Our priorities for 2026/27 include strengthening the quality and impact of existing services; improving our evidence base; diversifying income; developing partnerships; increasing beneficiary involvement; and exploring sustainable approaches to housing and homelessness prevention.

We will continue to invest in organisational systems, governance, staff development and leadership so that the Trust has the infrastructure required to deliver its ambitions

The achievements of Zinthiya Ganeshpanchan Trust are made possible by collective effort.

The Trustees thank our service users, staff, volunteers, funders, donors, corporate supporters, community organisations, statutory partners and everyone who supported the Trust during 2025/26. Their contribution enables us to reach people at some of the most difficult points in their lives.

As we enter our next strategic period, our commitment remains clear: to support people not only through crisis, but towards safety, financial stability, independence and a more secure future.

Trustees' responsibility statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the income and application of resources of the charity 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;

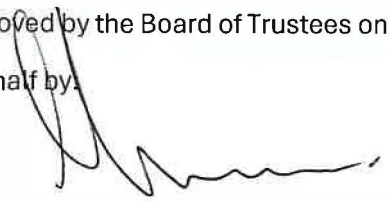
Adjust and accounting estimates that are reasonable and prudent

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at the time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and reports) Regulations 2008, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence taking responsible steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Board of Trustees on 24th August 2026

and signed on its behalf by:



Lorraine Mirham
Chair of Trustees
Zinthiya Ganeshpanchan Trust

ZINTHIYA GANESHPANCHAN TRUST
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDING 31 MARCH 2026

Independent examiner's report to the trustees of Zinthiya Ganeshpanchan Trust

I report to the trustees on my examination of the financial statements of the Zinthiya Ganeshpanchan Trust for the year ended 31 March 2026, which are set out on pages 17 – 26.

Respective responsibilities of trustees and examiners

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the Charities Act,

- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.
-

Basis of the independent examiner's report

My examination was carried out in accordance with the 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 or 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, no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

Independent examiners' qualified statement

I have completed my examination. I confirm that no material matters, except those referred to in the previous paragraph, have come to my attention in connection with the examination, giving me cause to believe that in any material respect

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records or:
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and reports) Regulation 2008, other than any requirement that the accounts give a "true and fair view which is not a matter considered as a part of an independent examination.

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

Signed Date: 09/10/2026

Bhavesh Shah FCCA

BGS Accounting Ltd, 75 Exploration Drive, Leicester, LE4 5NU

Zinthiya Ganeshpanchan Trust
Statement of financial activities
For the year ended 31 March 2026

	Note	Unrestricted funds 2026 £	Restricted Funds 2026 £	Total funds 2026 £	Total funds 2025 £
INCOME					
Donations and grants	1	20,153	752,951	773,104	549,275
Charitable activities	2	198,635	-	198,635	315,067
		218,788	752,951	971,739	864,342
EXPENDITURE					
Charitable activities	3	215,725	749,707	965,432	839,465
TOTAL EXPENDITURE		215,725	749,707	965,432	839,465
NET INCOME/(EXPENDITURE)		3,063	3,244	6,307	24,877
Transfer between funds		-	-	-	-
NET MOVEMENT IN FUNDS		3,063	3,244	6,307	24,877
RECONCILIATION OF FUNDS		145,942	253,144	399,086	374,209
TOTAL FUNDS CARRIED FORWARD		149,005	256,388	405,393	399,086

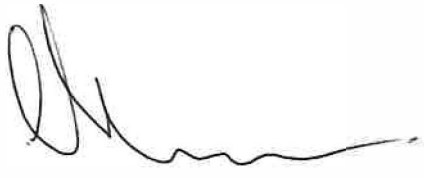
The notes on pages 19 to 26 form part of these financial statements.

Zinthiya Ganeshpanchan Trust
Balance Sheet
As at 31 March 2026

	Note	Total 2026 £	Total 2025 £
FIXED ASSETS			
Tangible assets	4	21,678	21,051
CURRENT ASSETS			
Stocks	5	3,000	3,000
Debtors	6	62,399	77,018
Investments		50,001	10,000
Cash at bank and in hand		368,550	358,537
		483,950	448,555
Creditors: amounts falling due within one year	7	100,235	70,520
NET CURRENT ASSETS/(LIABILITIES)		383,715	378,035
TOTAL ASSETS LESS CURRENT LIABILITIES		405,393	399,086
Creditors: amounts falling due after more than one year		-	-
TOTAL NET ASSETS/(LIABILITIES)		405,393	399,086
CHARITY FUNDS	8		
Restricted funds		256,388	253,144
Unrestricted funds		149,005	145,942
TOTAL CHARITY FUNDS		405,393	399,086

The financial statements were approved by the Trustees on 24th August 2026 and signed on their behalf by:

Lorrain Mirham
Chair



Zinthiya Ganeshpanchan Trust
Notes to the statement of financial activities
For the year ended 31 March 2026

1 Income from donations and grants	Unrestricted funds 2026 £	Restricted funds 2026 £	Total funds 2026 £	Total funds 2025 £
Donations	18,153	-	18,153	26,503
Grants	2,000	752,951	754,951	522,772
	20,153	752,951	773,104	549,275

2 Income from charitable activities	Unrestricted funds 2026 £	Restricted funds 2026 £	Total funds 2026 £	Total funds 2025 £
Café income	46,573	-	46,573	46,061
Other income	152,062	-	152,062	269,006
	198,635	-	198,635	315,067

3 Expenditure	Unrestricted funds 2026 £	Restricted funds 2026 £	Total funds 2026 £	Total funds 2025 £
Direct delivery cost	-	144,613	144,613	116,787
Chapel Café direct expenses	24,906	-	24,906	23,757
Wages, salaries and social security costs	64,807	367,243	432,050	401,462
Pension contribution	6,958	-	6,958	6,405
Staff training, welfare and HR costs	3,376	21,967	25,343	12,616
Travel and subsistence	4,713	3,704	8,417	8,462
Premises costs	21,976	39,958	61,934	43,332
Emergency accommodation	-	131,557	131,557	116,172
Printing, postage, stationery and telephone	8,260	15,340	23,600	18,885
Bank charges	238	-	238	667
Insurance	7,698	4,145	11,843	3,326

Repairs and maintenance	15,941	-	15,941	8,145
Advertising and PR	3,317	18,780	22,097	23,172
Sundry expenses	1,104	-	1,104	444
Legal & professional fees	8,582	-	8,582	14,429
Depreciation	5,949	-	5,949	6,520
Accountancy fees	900	-	900	900
IT costs	1,677	2,400	4,077	3,625
Project monitoring and evaluation	-	-	-	800
Fundraising cost	32,888	-	32,888	19,849
Food bank cost	-	-	-	457
Hardship fund	2,435	-	2,435	9,249
	215,725	749,707	965,432	839,465

Zinthiya Ganeshpanchan Trust
Notes to the Balance Sheet
For the year ended 31 March 2026

4 Tangible fixed assets

	P&M	Office EQP	Total
Cost			
At 1 April 25	3,474	61,289	64,763
Additions	2,253	4,323	6,576
	5,727	65,612	71,339
Depreciation			
At 1 April 25	2,179	41,533	43,712
Charge for the year (25% RBM)	477	5,472	5,949
	2,656	47,005	49,661
Net Book Value			
At 31 Mar 26	3,071	18,607	21,678
At 31 Mar 25	1,295	19,756	21,051

5 Stocks

	2026	2025
	£	£
Café stock	3,000	3,000

6 Debtors

	2026	2025
	£	£
Trade debtors	16,045	5,596
Other debtors	3,922	587
Prepayments & Accrued income	42,432	70,835
	62,399	77,018

7 Creditors: amounts falling due within one year	2026	2025
	£	£
Trade creditors	18,843	6,632
Other creditors	-	191
Other taxation and social security	8,829	7,738
Accruals and deferred income	72,563	55,960
	100,235	70,520

8 Statement of funds	Balance at 1 April 2025	Income	Expenditure	Balance at 31 March 2026
	£	£	£	£
General fund	104,730	172,215	(190,819)	86,126
Chapel Café	41,212	46,573	(24,906)	62,879
National Grid	-	2,500	(2,500)	-
ORR Mack Foundation	-	15,000	(15,000)	-
City Fibre	-	1,500	(1,500)	-
SJP CH Foundation	-	2,500	(2,500)	-
Screwfix Foundation	-	4,700	(4,700)	-
Leicester CMF	-	5,000	-	5,000
The Morrisons Grant	-	7,750	(7,750)	-
National Lottery	184,841	99,442	(103,979)	180,304
British Gas Energy Trust	-	238,973	(224,390)	14,583
Smallwood Trust	26,716	43,995	(54,713)	15,998
UKSPF	20,026	140,108	(160,134)	-
Police & Crime Commissioner	6,471	-	(6,471)	-
Auriga	-	32,000	(32,000)	-
Circle Fund	1,090	3,000	(3,500)	590
The Keystone Fund	8,214	-	(8,214)	-
Charity Link	5,786	-	(5,786)	-
Masonic Charitable Foundation	-	21,711	(21,711)	-
Quaker	-	5,700	(5,700)	-
	-	68,614	(37,015)	31,599

Heritage Fund	-	24,938	(16,625)	8,313
St Martins Charity	-	28,770	(28,770)	-
Arts Council	-	6,750	(6,750)	-
The English Sports Council				
	399,086	971,739	(965,432)	405,393

9. Related party relationships and transactions

During the year, the Charity engaged Pink Pebbles Homes Ltd, whose director is a former Trustee, to provide specialist emergency refuge management services for women and girls fleeing abuse with no recourse to public funding. Pink Pebbles has offered an all-inclusive Multiple Occupancy Housing solution at short notice without requiring upfront financial investment from the Trust, as well as reducing the challenges faced with private rented landlords when securing rented accommodation for the group of beneficiaries that we support. The total cost of services provided by Pink Pebbles Homes Ltd amounted to £138,060.

This partnership has enabled the Trust to become a supplier to Leicester City Council for housing provisions, resulting in £121,983 recovered during the year. Additional income to support emergency accommodation included:

- £7,648 received directly from tenants
- £6,945 raised through a dedicated fundraising event
- £2,500 received from SJP CH Foundation

These combined efforts has significantly strengthened the Charity's capacity to support vulnerable women and children in crisis.

1. Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102), published on 16 July 2014, rather than the Accounting and Reporting by Charities: Statement of Recommended Practice, effective from 1 April 2005, which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities, preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS
102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Zinthiya Ganeshpanchan Trust constitutes a public benefit entity as defined by FRS 102.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are those to be used in accordance with specific donor restrictions or raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

1.3 Income

All income is recognised once the charity has entitlement to the income, the income will probably be received, and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable, and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the friends of the trust is not recognised and is referred to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised based on the value of the gift to the charity, which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party. A transfer of economic benefit will probably be required in settlement, and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributed to a single activity are allocated directly to that activity. Shared costs, which contribute to more than one activity and support costs which are not attributed to a single activity, are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset used.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at headquarters.

Charitable activities and Governance costs are costs incurred on the charity's educational operations, including support costs and costs relating to the governance of the charity, apportioned to charitable activities.

1.5 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the statement of financial activities.

Tangible fixed assets are carried at cost, net of depreciation, and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Furniture and fittings	-	25% RBM
Office equipment	-	25% RBM

1.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

2 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.1 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.2 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.3 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, a transfer of economic benefit will probably be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advance payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risk specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

3 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value, except for bank loans, which are subsequently measured at amortised cost using the effective interest method.