Company registration number 7502624 (England and Wales)

Charity registration number 1145056 (England and Wales)

RENEWAL NORTHWEST

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

RENEWAL NORTHWEST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs S Durrant Mr A P Dutton Mr A S Gordon Mr C R Maffey Dr D J Watts Mr M Coe	
Secretary	Mr C R Maffey	
Senior management	Mr W Downs	Chief executive officer
Country of incorporation	United Kingdom (England and Wales)	7502624
Charity registration	England and Wales	1145056
Principal address	61-63 Shaw Heath Stockport Cheshire SK3 8BH	
Registered office	61-63 Shaw Heath Stockport Cheshire SK3 8BH	
Auditor	Richardson Swift Audit Ltd Chartered Accountants Statutory Auditor 11 Laura Place Bath United Kingdom BA2 4BL	
Bankers	Santander Bank PO Box 10102 21 Prescot Street London E1 8TN The Co-operative Bank plc Head Office PO Box 101 1 Balloon Street Manchester M60 4EP	
Solicitors	Knights PLC Two Saint Peters Square Manchester M2 3AA	

RENEWAL NORTHWEST

CONTENTS

	Page
Trustees' report	1 - 9
Statement of Trustees' responsibilities	10
Independent auditor's report	11 - 13
Statement of financial activities	14
Balance sheet	15
Statement of cash flows	16
Notes to the financial statements	17 - 29

RENEWAL NORTHWEST

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their annual report and financial statements for the year ended 31 December 2025.

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 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)" (effective 1 January 2019).

Objectives and activities

The Charity has three objectives which are as follows:

(1) The relief of unemployment for the Public Benefit in the Greater Manchester area in such ways as may be thought fit, including the provision of work experience, skills, development and training so as to assist in gaining employment and the provision of food and temporary accommodation for homeless unemployed persons.

(2) The relief of financial hardship among people living in the Greater Manchester area by providing such persons with items of affordable furniture and other household accessories and support in setting up home, which, through lack of means, they could not otherwise afford.

(3) The advancement of the Christian Faith by such charitable means as the Trustees from time to time shall determine.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Activities to further our First Objective

The relief of unemployment-

During 2025 we have provided a work experience and training programme (Community Work Programme) for unemployed people at our 61-63 Shaw Heath, Stockport facility which consists of several rented units.

We have welcomed volunteers to our Programme from various sources, some of whom were ‘self-referred’.

Once a volunteer has completed the induction process and initial assessment, their work experience is designed to suit each individual’s ability and requirements. Many of these people have not been in work for several years prior to their coming to us.

The work experience we provide is quite varied and sometimes involves all departments of our operation or may just focus on one speciality. The main areas where experience can be gained are;
(a) Furniture display and showroom sales,
(b) Logistics (collection and delivery of furniture and white goods),
(c) Computers,
(d) Bric-a-brac sorting and selling of items,
(e) ebay
(f) Waste Management, Clearances/Removals,
(g) Electrical Refurbishment
(h) Cafe work

Specific training has been available in disciplines such as customer handling, refurbishment of computers or electrical appliances and portable appliance testing competency. We have provided opportunities for furniture making and restoration and general office training. Individuals can be provided with training related to online advertising of our recycled goods which in turn can lead to opportunities in computing and handling e-commerce advertising and sales.

The provision of food and Temporary accommodation–

The Provision of food-

Providing food for homeless unemployed individuals was reassessed at the end of 2018/beginning of 2019. As a result, the weekly 'Drop in' on Sunday afternoons and our 'Street Work Programme' on Sunday evenings, both based in Manchester city centre, were suspended. This was due to an increase in risk linked to these activities, mainly due to the spice drug that has had an adverse impact on the atmosphere amongst some of the groups that we were seeking to reach.

During 2020, we commenced an alternative way of providing food because of the hardship facing many families due to the Covid-19 Pandemic. We were able to provide food hampers and gas/electric vouchers to support those on reduced incomes, which included some of our staff who were part of the Government furlough scheme. This continued during 2021 and 2022, but this has become less of a priority for the charity and the focus instead has been on employment and accommodation.

Temporary accommodation:

Temporary accommodation has been a central part of the work of Renewal North West for the benefit of homeless adults, most of which have had a history of alcohol abuse, drug abuse, or are ex-offenders. This has been provided at two locations in Stockport:

- For the first phase of the Programme, participants were accommodated in separate basement flats on the lower floor of our Executive Officer's private residence in Stockport.
- The second phase, in the Charity's house nearby.
- The charity is currently renovating a property in Stockport that will house a further 4 beneficiaries once completed in 2026.
- The charity has a one bedroom flat that is also used to assist those benefitting from the charities help.

Activities to further our Second Objective

Providing affordable furniture and essential household goods-

We have used our rented space at 61-63 Shaw Heath, Stockport to display low cost large and small essential items of furniture, white goods and smaller electrical appliances along with bric-a-brac and clothing for sale. The majority of the items we have had available were used and had been donated but some white goods were brand new.

The fact that we have available low-cost items for sale is widely known in the area now that we have been operating for well over ten years. Advertisements for Renewal North West's services also stress the low-cost aspect. Consequently, we supply many needy local people, who exist on benefits or low incomes, with furniture and other household accessories to help them in their need.

To give an idea of the specific essential needs there follows a list of the types of items that we have supplied at affordable prices in the year:

FURNITURE: Sofas (leather and Fabric), riser recliner armchairs, easy chairs, wing backed chairs, sideboards, display cabinets, dining tables and chairs, kitchen stools, bookcases, TV stands, coffee tables, conservatory furniture, bedroom furniture such as wardrobes, bedside cabinets, bed bases and headboards. In addition to this bedroom furniture we have supplied many reasonably priced mattresses.

ELECTRICAL GOODS: Electric cookers, washing machines, fridges, freezers, dishwashers and integrated appliances. Smaller items: Microwaves, vacuum cleaners, toasters, kettles, irons, TV's, DVD players, music systems etc.

Many of the larger items we have delivered for a small additional charge and even provided free fitting and installation of the goods where necessary to assist those in financial difficulty in setting up home.

CLOTHING: We have displayed and sold a large selection of men's, ladies and children's items of clothing and a good variety of donated Bric-a-brac items such as ornaments, vases, picture frames, cups, saucers and cutlery. The availability of all these low-cost items has proved to be a great benefit to those in financial hardship in the Stockport area throughout the year.

Activities to further our Third Objective

Advancement of the Christian Faith:

Our Faith in Christ forms the essential basis and motivation for everything we do in pursuit of our objectives for the benefit of others. The Lord Jesus, when quoting the prophet Isaiah made His mission clear: 'The Spirit of the Lord is upon me, because he hath anointed me to preach the gospel to the poor; he hath sent me to heal the broken hearted, to preach deliverance to the captives, and recovering of sight to the blind, to set at liberty them that are bruised' (Luke 4 v 18). We would seek to follow His example in concern and care for the most marginalised. It remains our desire whenever possible to enable others to discover the truth about this unique Person and for them to experience the transforming power of a Christ filled life. Our activities that help advance the Christian faith are set out below.

Organisational structure and leadership: Our Executive Officer, managers and some key volunteers are all Christians, seeking to serve God through their roles. Some of these individuals would express a sense of calling to the work of Renewal North West. As such, both the leadership of the organisation as a whole and the operation of the functions on a day-to-day basis are led with the priority of advancing the Christian faith.

Christian focus session for volunteers and staff: The first hour of each working day at 61-63 Shaw Heath consists of a session to focus exclusively on the message of hope available through Jesus Christ. This daily session is freely available to all volunteers and staff.

The hour is usually divided into segments for singing and watching video clips of Christian songs and a segment devoted to a Bible reading and talk. We have seen that this routine 'sets us up' for each day and is an excellent way to facilitate the advancement of the Christian faith.

Free Christian literature provision: Our furniture showroom is used to display literature consisting of Bibles, portions of scripture and Christian leaflets etc. These are available to any of our beneficiaries who want them free of charge. Free literature is sometimes distributed outdoors by individual workers in the Charity.

Personal Christian testimony: We also promote the Christian faith in the most effective way by our supporters sharing their experiences of how Jesus Christ has transformed their own lives. These one-to-one witnessing opportunities often arise in our day-to-day business as customers browse in our showroom. Stories of freedom from drug or drink dependency because of God's power in an individual, certainly serve to advance the Christian faith.

Systematic Bible teaching: Volunteers often benefit from regular systematic teaching sessions which are often presented in video format followed by opportunity for discussion. These sessions certainly help the participants to develop in the Christian faith.

Cafe: Adjacent to our furniture showroom, our cafe,'Refresh' is a facility for us to meet people from the community and informally share the message of the gospel.

Achievements and performance

Achievements in 2025 related to our objectives

First Object Achievements - The relief of unemployment

Throughout 2025, **66 individuals** have been provided with work experience and skills development to support them back into work.

Throughout 2025, **35 individuals** have been employed through Renewal NW. This has brought each individual renewed hope and a transformed life. For many, this has meant for them a break in long term benefit dependency thus representing a saving to the Public Purse in benefit payments. They had discovered that a fixed routine and meaningful occupation of time helped self-esteem more than time spent unoccupied at home.

Residential Programme:
Changes required to the residential programme

As referred to in our 2020 report, we had undertaken a risk assessment of the residential programme and in conjunction with planning for the future, identified the following:

- The increased complexity of need has led us to decide that the arrangement of accommodation being provided in self-contained units within our Executive Officer's own home is no longer an appropriate solution for this aspect of the work.
- A probation officer has indicated that a more suitable arrangement for the work would be an independent staffed arrangement
- The Strategy for the work developed during 2021 and 2022 which includes refurbishment of the flat above the cafe to provide temporary accommodation and purchase of a property a new building to further this work, 26 Buxton Road. The flat was completed during 2022, as was the purchase of 26 Buxton Road. Work to develop the Buxton Road property has continued during 2025.

Second Object Achievements - The relief of financial hardship

During 2025 we have sold **179,743** items of low cost, high-quality household goods sold to the community to benefit those in financial need in the Greater Manchester area and Stockport in particular. There were **62,383** transactions through our showroom.

This has included the following being rehomed:

- **4,243** electrical items
- **164,064** items of bric-a-brac and clothing
- **15,310** items from house clearances

We have also provided the following **additional services**:

- **242** clearances and removals carried out
- **1,034** deliveries into the community, including low-cost installation services to help those customers requiring most assistance through lack of means.

Recycling achievement – Our programme of supplying low-cost items such as furniture and electrical goods has a consequential environmental benefit. Effectively we have recycled many items which would otherwise have been disposed of by tipping. This undoubtedly provides a benefit to the public good and the impact is **~883 tonnes** have been saved from landfill.

As part of our Community Computers work, the following has been achieved:

- **6,454** devices redistributed for reuse or recycling
- **20.059kg** of WEEE prevented from landfill
- **2.263** devices provided into the community at low-cost to help get people online
- **466** devices provided into under resources homes for free

Third Object Achievements - The advancement of the Christian Faith

It is very difficult to quantify achievements in relation to this third object simply because the outcome of believing faith in the Lord Jesus is a work of God, but it is important to note the following:

- Our responsibility is to preach; the Lord Jesus said 'Go ye into all the world, and preach the gospel' (Mark 16 v 15). The activity of making the gospel message known brings glory to the Lord Jesus and effectively is advancement of the Christian faith.
- There is always evidence of saving faith in the Lord Jesus. Titus 3 v 5 describes it as 'the washing of regeneration' literally meaning to be born again. It is the act of God's Holy Spirit whereby new life is implanted in a person and brings about a radical change between what they were before salvation and the life after becoming a Christian.
- Individuals who become Christians would speak of their salvation: 'if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved' (Romans 10 v 9)

Daily Christian focus session for volunteers and staff: We have shown numerous videos of Christian songs and delivered many messages to present the truth of the Christian faith in these sessions. The positive response from many of the individuals who have attended bears testimony to the effectiveness of these times toward the advancement of the Christian faith. Certain people have confessed how that learning more about the Christian faith presented in this format, has convinced them of its veracity. During 2025, **253** sessions were held (for each working day), generally lasting 1 hour and on average attended by 20 volunteers/employees; based on average attendance, **5,060 hours** were covered. In addition to these formal times, many informal conversations and one-to-one discussions 'on the job' have taken place between Christian managers and volunteers during the year.

Distribution of Bibles and Christian literature: Bibles and Christian literature are available free of charge at 61-63 Shaw Heath and these items are taken regularly. Genuine Christian faith can only grow after germination of the 'living' Word of God.

Systematic Bible study: Some volunteers have benefited again this year by participating in thematic and consecutive Bible teaching sessions. This teaching was provided under the auspices of our Executive Officer Wesley Downs. Regular local church attendance for these individuals also provided opportunities for knowing more about Christian topics.

Both these openings for learning have borne positive results, witnessed by the changed behaviour and attitude of these former offenders. These changes provide evidence that the Christian faith has advanced in their lives resulting in tangible Public Benefit.

'Refresh' cafe: We sold **8,482** hot drinks during 2025. As well as meeting a need in the area, the cafe also provides a venue for members of the public to drop in and engage with the message of the Christian gospel through informal conversation.

Social media: We reached **608,867** people through social media during 2025, which also gives the opportunity for them to engage with the message of the Christian gospel.

Human resources
Renewal North West's vision is to transform lives and bring hope through Jesus Christ, so people and their lives are at the forefront of everything we do. We seek to show every individual person who comes through our doors the love of God in real, personal and practical ways.

We believe our work is about relationships and not things and so we endeavour to treat every person the same, with no person deemed more important than any other from the Executive Officer to the newest volunteer. We want to be a place where people feel loved, cared for and respected.

We offer our employees multiple benefits, such as offering them an extra day off on their birthdays, so that they can share that day as they wish.

Each employee is also registered for the Employee Assistance Programme through Peninsula, which is a 24-hour helpline from Health Assured to support them through any of life's issues or problems. They can call a free 24-hour confidential helpline or go online to the website to use the vast array of resources on offer.

Alongside this process, they can also have one to one meeting with a designated staff member to talk through any problems they may be experiencing either at work or home. We have a true open-door policy and the employees are encouraged daily to communicate anything that may be negatively affecting them, knowing it will be dealt with in a confidential, non-judgemental way.

We offer training opportunities to all staff members to develop their knowledge and skills and have recently completed 'First Aid' and 'Manual Handling' qualifications for all our employees, which are qualifications that are nationally recognised. Toolbox talks are also held at least once a week for all staff that will focus on a specific area of health and safety and this again helps each person to stay safe and grow in the knowledge and practical applications of their workplace.

The good work done has enabled us to employ 32 people who originally began life with us at Renewal as volunteers and 3 of these people commenced employment with us during 2025. Also, during 2025, 5 individuals have left Renewal for other employment opportunities.

Each month we have a 'Worker of the Month' award, voted for by all staff members and the selection process includes both employees and volunteers. We ask for a nomination and a reason, so we can offer positive encouragement to those nominated.

We have had 66 different people receive work experience, skills development and employment opportunities during 2025, resulting in a positive experience. These volunteers have come to us through local agencies, the Job Centre, Local Community Mental Health team, Churches, Probation and self-referrals.

Volunteers are fundamental to our operation and so they are treated with equal importance in every facet of our work. They are offered a full range of opportunities and leave us having grown in their practical skillsets, but also personally as they always grow in their self-esteem, confidence and positivity. Our biggest problem at times is with regards volunteers wanting to stay for longer than their support workers are willing to allow. This is because they know they are working in a safe environment in which they are appreciated and valued.

Renewal North West hold a volunteer celebration each year, where each volunteer is asked to come in and they receive a small gift as a token of our appreciation, and they are given the recognition they deserve for their hard work.

Volunteers can have a one-to-one meeting with a designated staff member to talk about any issues or problems they may be experiencing. Wherever possible Renewal will help, for example, by either signposting or assisting in keeping their journals up to date or with claims being made.

Some employees/volunteers have been provided with accommodation during the year. Whilst this is not part of the overall 'programme', it has supported in providing stable housing for those who may not otherwise be able to afford it, or who may not be a priority for council accommodation.

Impacts

Our pending impact report for 2025 details some personal testimonies of those who have benefited from the work of Renewal North West.

Financial review
Details of our income, cost of sales, profit and expenses for 2025 is shown in the accompanying accounts.

Comments on Forward Planning
We have maintained the smooth running of Renewal North West's operation from various sources of income in 2025. Funding has been received for the renovation of additional accommodation which should be completed in 2026. We maintain reserves in line with our policy.

Reserves Policy

The policy is to keep sufficient funds to meet the day-to-day ebbs and flows of working capital, our aim being to reflect this in the bank Business Reserve account. These funds are monitored closely on an ongoing basis. The reserve policy covers a period of 3 months' operational costs.

The Charity's total Capital and Reserves at 31 December 2025 stood at **£1,577,110**

Other policies

We have an extensive set of policies and procedures in place to support the management of the organisation, which include the following:

- Bullying and harassment
- Complaints handling
- Financial reserves
- Internal charity financial controls
- Internal risk management
- Risk management
- Safeguarding
- Safeguarding vulnerable beneficiaries
- Serious incident reporting
- Social media
- Trustee conflicts of interest
- Trustee expenses
- Volunteer management
- Health and Safety
- Equal Opportunities
- Anti-Fraud
- Remuneration of helping volunteers
- Whistle blowing Policy
- Drivers best practice policy

The Trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Main Residual Risks

No present strategic risks
Executive Officer Wesley Downs is responsible for the identification and mitigation of day-to-day risks as a result of the activities of Renewal North West.

Temporary accommodation
It was recognised in 2017 that the individuals on the residential programme were presenting with needs that were increasingly complex and with this comes a greater risk given that the temporary accommodation was provided in units adjoining our Executive Officer's own home, in a residential area. During 2025 temporary accommodation was provided at our Executive Officers home of lower risk individuals who benefitted from the closer support available to them.

It is necessary to comment that we always consider our future subject to the will of God and are looking for His leading in plans.

Structure, governance and management
The Charity is a company limited by guarantee, registered with Companies House on 24 January 2011 and with the Charity Commission on 14 December 2011. Its Articles of Association are the governing document.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:
Mrs S Durrant
Mr A P Dutton
Mr A S Gordon
Mr C R Maffey
Dr D J Watts
Mr M Coe

The need for the choice and appointment of new trustees is considered by the existing board on a regular basis and appointments are effective by a resolution of the board. Notice of such meetings and any proposed appointment must be received by all the trustees well in advance. New appointees must also have previously expressed their willingness to act.

A director appointed by a resolution of the other directors must retire at the next annual general meeting following their appointment and may be re-elected. Trustees who have been longest in office since their last appointment must retire by rotation at each annual general meeting but can then also be re-elected.

Prior to their appointment, new trustees are made aware of the importance of the role and the responsibilities attached to it. There follows an induction process which includes an introduction to the history of the Charity and details of its aims and objects with emphasis of the Public Benefit aspect. New trustees are also provided with copies of The Articles of Association of the Charitable Company and its various policies.

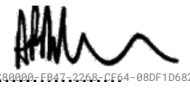
None of the Trustees has any beneficial interest in the company. All the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The routine management and administration is carried out by Mr W Downs (Executive Officer) who is responsible to the board of Trustees and reports directly to them.

The board of Trustees meets at least three times annually and at any other time when it becomes necessary to review progress and make decisions as they plan the future development of the Charity. The executive officer is usually present at the meetings of the trustees as he has the added responsibility of implementing their decisions on a day-to-day basis.

Auditor
In accordance with the company's articles, a resolution proposing that Richardson Swift Audit Ltd be reappointed as auditor of the company will be put at a General Meeting.

The Trustees' report was approved by the Board of Trustees.



72C80000-FB47-2268-CF64-08DF1D6828E1

Mr A P Dutton
Trustee
Dated: 28/09/2026

72C80000-FB47-2268-CF7B-08DF1D6828E1

RENEWAL NORTHWEST

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees, who are also the directors of Renewal NorthWest for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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 judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

RENEWAL NORTHWEST

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF RENEWAL NORTHWEST

Opinion

We have audited the financial statements of Renewal NorthWest (the 'Charity') for the year ended 31 December 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the Charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which are procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach was as follows:

We obtained an understanding of the legal and regulatory frameworks applicable to the entity through discussions with key personnel and consideration of our experience with clients operating in similar sectors.

We determined that the laws and regulations having the most significant direct effect on the financial statements are the Companies Act 2006, the Charities Act 2011 and related regulations. The applicable financial reporting framework is UK GAAP, specifically FRS 102 and the Charities SORP (FRS 102).

We determined that the most significant operational laws and regulations applicable to the entity are those governing the charitable sector, safeguarding, health and safety, food hygiene and retail regulations.

Based on the results of our risk assessment, we designed our audit procedures to identify non-compliance with the laws and regulations referred to above. No instances of non-compliance were identified.

We obtained an understanding of the entity's policies and procedures through discussions with key personnel and the performance of substantive audit procedures.

We assessed the risk of material misstatement due to fraud through our audit planning procedures. No significant risks were identified other than the presumed risk of management override of controls. In response to this risk, we incorporated testing of manual journal entries and other relevant procedures into our audit approach.

Because of the inherent limitations of an audit, there is a risk that we may not detect all irregularities, including those resulting in a material misstatement in the financial statements or non-compliance with laws and regulations. This risk increases the further that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we are less likely to become aware of instances of non-compliance. The risk is also greater in relation to irregularities arising from fraud rather than error, as fraud may involve intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the company's members, as a body, in accordance with section 391 of thr Companies Act 2014. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

C L Edwards

72C80000-FB47-2268-CF91-08DF1D6828E1

Catherine Edwards BSc FCA (Senior Statutory Auditor)
For and on behalf of Richardson Swift Audit Ltd

Chartered Accountants
Statutory Auditor
11 Laura Place
Bath
United Kingdom
BA2 4BL
Date: 29/09/2026

72C80000-FB47-2268-CF94-08DF1D6828E1

Richardson Swift Audit Ltd is eligible for appointment as auditor of the Charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

RENEWAL NORTHWEST

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**3**	136,351	218,328	354,679	69,347	136,045	205,392
Charitable activities	**6**	162,332	-	162,332	153,347	-	153,347
Other trading activities	**4**	946,723	-	946,723	1,041,842	-	1,041,842
Investments	**5**	5,232	15,856	21,088	-	3,831	3,831
Total income		1,250,638	234,184	1,484,822	1,264,536	139,876	1,404,412
Expenditure on:							
Raising funds	**7**	1,106,492	3,656	1,110,148	1,087,473	11,858	1,099,331
Charitable activities	**8**	119,961	28,947	148,908	131,818	17,375	149,193
Total expenditure		1,226,453	32,603	1,259,056	1,219,291	29,233	1,248,524
Net income and movement in funds		24,185	201,581	225,766	45,245	110,643	155,888
Reconciliation of funds:							
Fund balances at 1 January 2025		1,222,064	129,280	1,351,344	1,176,819	18,637	1,195,456
Fund balances at 31 December 2025		1,246,249	330,861	1,577,110	1,222,064	129,280	1,351,344

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

RENEWAL NORTHWEST

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Goodwill	**15**		-		5,000
Tangible assets	**16**		1,020,325		825,705
Current assets					
Stocks	**17**	7,412		6,716	
Debtors	**18**	33,627		33,987	
Cash at bank and in hand		801,588		719,006	
		842,627		759,709	
Creditors: amounts falling due within one year	**20**	(85,842)		(39,070)	
Net current assets			756,785		720,639
Total assets less current liabilities			1,777,110		1,551,344
Creditors: amounts falling due after more than one year	**21**		(200,000)		(200,000)
Net assets			1,577,110		1,351,344
The funds of the Charity					
Restricted income funds	**25**		330,861		129,280
Unrestricted funds	**24**		1,246,249		1,222,064
			1,577,110		1,351,344

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2025, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, 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 Trustees on 29/09/2026

Stuart Gordon

Mr A S Gordon
Trustee

Craig Maffey

Mr C R Maffey
Trustee

RENEWAL NORTHWEST

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash generated from operations	**29**		341,658		225,981
Investing activities					
Purchase of tangible fixed assets		(280,164)		(10,652)	
Proceeds from disposal of tangible fixed assets		-		2,000	
Investment income received		21,088		3,831	
Net cash used in investing activities			(259,076)		(4,821)
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			82,582		221,160
Cash and cash equivalents at beginning of year			719,006		497,846
Cash and cash equivalents at end of year			801,588		719,006

1 Accounting policies

Charity information

Renewal NorthWest is a private company limited by guarantee incorporated in England and Wales. The registered office is 61-63 Shaw Heath, Stockport, Cheshire, SK3 8BH.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The Charity is a Public Benefit Entity as defined by FRS 102.

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.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

1.4 Income

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.

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.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

1 Accounting policies **(Continued)**

1.6 Intangible fixed assets - goodwill

Goodwill represents the excess of the cost of acquisition of unincorporated businesses over the fair value of net assets acquired. It is initially recognised as an asset at cost and is subsequently measured at cost less accumulated amortisation and accumulated impairment losses. Goodwill shall be considered to have a finite useful life, and shall be amortised on a systematic basis over a 5 year period.

1.7 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:

Land and buildings	2% Straight line
Property improvements	10% Straight line
Fixtures, fittings & equipment	25% Straight line
Motor vehicles	25% Straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.8 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.10 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.

1.11 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 the 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.

1 Accounting policies **(Continued)**

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.

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.

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 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 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.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	136,351	218,328	354,679	69,347	136,045	205,392

4 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Shop income	898,233	1,008,592
Other income	48,490	33,250
Charitable trading sales	946,723	1,041,842

5 Income from investments

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Interest receivable	5,232	15,856	21,088	-	3,831	3,831

6 Charitable activities

	2025 £	2024 £
Income from services	123,857	111,296
Rental income	38,475	42,051
	162,332	153,347

7 Raising funds

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Trading costs				
Operating charity shops	68,562	654	69,216	106,755
Operating charity cafe	16,731	-	16,731	14,654
Staff costs	684,823	3,002	687,825	624,199
Support costs	336,376	-	336,376	353,723
	1,106,492	3,656	1,110,148	1,099,331

8 Charitable activities

	2025	2024
	£	£
Depreciation and impairment	10,322	-
Charitable expenditure	18,624	17,376
Rental property costs	18,101	27,322
	47,047	44,698
Share of support costs (see note 11)	93,921	96,045
Share of governance costs (see note 11)	7,940	8,450
	148,908	149,193
Analysis by fund		
Unrestricted funds	119,961	131,818
Restricted funds	28,947	17,375
	148,908	149,193

9 Description of charitable activities

Charitable activities

The relief of unemployment for the Public Benefit in the Greater Manchester area in such ways as may be thought fit, including the provision of work experience, skills development and training so as to assist in gaining employment and the provision of food and temporary accommodation for homeless unemployed persons.

10 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	5,700	5,700
Depreciation of owned tangible fixed assets	85,544	54,191
Loss/(profit) on disposal of tangible fixed assets	-	(4)
Amortisation of intangible assets	5,000	5,000

11 Support costs allocated to activities

	2025	2024
	£	£
Depreciation	80,222	59,187
Establishment costs	170,183	145,860
Motor vehicle expenses	23,416	31,909
Advertising	31,195	33,678
Training	2,771	13,474
Communication and IT	13,968	14,299
Travel	4,461	5,699
Legal and professional fees	35,375	51,770
General office costs	30,771	33,129
Other costs	37,935	60,763
Governance costs	7,940	8,450
	438,237	458,218
Analysed between:		
Trading	336,376	353,723
Charitable activities	101,861	104,495
	438,237	458,218

12 Trustees

None of the Trustees (or any persons connected with them) received any remuneration during the year.

13 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	32	33

Employment costs	2025 £	2024 £
Wages and salaries	622,422	577,150
Social security costs	53,280	36,360
Other pension costs	12,123	10,689
	687,825	624,199

14 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

15 Intangible fixed assets

	Goodwill £
Cost	
At 1 January 2025 and 31 December 2025	25,000
Amortisation and impairment	
At 1 January 2025	20,000
Amortisation charged for the year	5,000
At 31 December 2025	25,000
Carrying amount	
At 31 December 2025	-
At 31 December 2024	5,000

On 17 December 2020 the charity purchased the Stockport House Clearances business.

16 Tangible fixed assets

	Land and buildings	Property improvements	Fixtures, fittings & equipment	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 January 2025	515,568	352,114	39,268	67,373	974,323
Additions	130,363	93,817	45,484	10,500	280,164
At 31 December 2025	645,931	445,931	84,752	77,873	1,254,487
Depreciation and impairment					
At 1 January 2025	-	74,224	28,429	45,965	148,618
Depreciation charged in the year	14,419	44,593	16,680	9,852	85,544
At 31 December 2025	14,419	118,817	45,109	55,817	234,162
Carrying amount					
At 31 December 2025	631,512	327,114	39,643	22,056	1,020,325
At 31 December 2024	515,568	277,890	10,839	21,408	825,705

17 Stocks

	2025	2024
	£	£
Raw materials and consumables	7,412	6,716

18 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Trade debtors	4,787	105
Other debtors	16,322	19,043
Prepayments and accrued income	12,518	14,839
	33,627	33,987

19 Loans and overdrafts

	2025	2024
	£	£
Other loans	200,000	200,000
Payable after one year	200,000	200,000
Amounts included above which fall due after five years:		
Payable by instalments	(142,593)	(164,815)

The charity received a loan from Emmaus Bible School in May 2022, the loan has a term of 15 years with repayments to commence on the 6th anniversary of the drawdown. The loan will be interest free.

20 Creditors: amounts falling due within one year

	Notes	2025	2024
		£	£
Other taxation and social security		10,889	8,706
Deferred income	23	30,966	-
Other creditors		25,579	18,231
Accruals		18,408	12,133
		85,842	39,070

21 Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Borrowings	200,000	200,000

22 Retirement benefit schemes

Defined contribution schemes	2025	2024
	£	£
Charge to profit or loss in respect of defined contribution schemes	12,123	10,689

The Charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund.

23 Deferred income

	2025	2024
	£	£
Other deferred income	30,966	-

Deferred income is included in the financial statements as follows:

	2025	2024
	£	£
Deferred income is included within:		
Current liabilities	30,966	-
Movements in the year:		
Deferred income at 1 January 2025	-	-
Released from previous periods	(10,322)	-
Resources deferred in the year	41,288	-
Deferred income at 31 December 2025	30,966	-

24 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
General funds	1,222,064	1,250,638	(1,226,453)	1,246,249

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	1,176,819	1,264,536	(1,219,291)	1,222,064

25 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

		Movement in funds			Movement in funds		
	Balance at 1 January 2024	Incoming funds	Outgoing funds	Balance at 1 January 2025	Incoming funds	Outgoing funds	Balance at 31 December 2025
	£	£	£	£	£	£	£
Accommodation for Homeless	-	129,626	(13,942)	115,684	81,515	(15,363)	181,836
Gorton	-	-	-	-	129,500	-	129,500
Social Media Publicity	42	-	(42)	-	-	-	-
Community Computers	17,103	10,250	(15,209)	12,144	23,169	(17,240)	18,073
Computer Lending Library	1,492	-	(40)	1,452	-	-	1,452
	18,637	139,876	(29,233)	129,280	234,184	(32,603)	330,861

On completion of capital projects the corresponding funds are moved to unrestricted reserves.

26 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 December 2025:			
Tangible assets	809,635	210,690	1,020,325
Current assets/(liabilities)	636,614	120,171	756,785
Long term liabilities	(200,000)	-	(200,000)
	1,246,249	330,861	1,577,110

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 December 2024:			
Intangible fixed assets	5,000	-	5,000
Tangible assets	825,705	-	825,705
Current assets/(liabilities)	591,359	129,280	720,639
Long term liabilities	(200,000)	-	(200,000)
	1,222,064	129,280	1,351,344

27 Operating lease commitments

Lessee

At the reporting end date the Charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	101,726	40,898
Between two and five years	292,341	36,000
In over five years	72,100	-
	466,167	76,898

28 Related party transactions

Within trade creditors is £775 (2024 - £1,059) owed to a member of key management personnel. A total amount of £8,251 was received during the year for the provision of accommodation and related household services and utilities.

29 Cash generated from operations

	2025	2024
	£	£
Surplus for the year	225,766	155,888
Adjustments for:		
Investment income recognised in statement of financial activities	(21,088)	(3,831)
Gain on disposal of tangible fixed assets	-	(4)
Amortisation and impairment of intangible assets	5,000	5,000
Depreciation and impairment of tangible fixed assets	85,544	54,191
Movements in working capital:		
(Increase) in stocks	(696)	(2,310)
Decrease in debtors	360	6,515
Increase in creditors	15,806	10,532
Increase in deferred income	30,966	-
Cash generated from operations	341,658	225,981

30 Analysis of changes in net funds

	At 1 January 2025	Cash flows	At 31 December 2025
	£	£	£
Cash at bank and in hand	719,006	82,582	801,588
Loans falling due after more than one year	(200,000)	-	(200,000)
	519,006	82,582	601,588

FuseSign

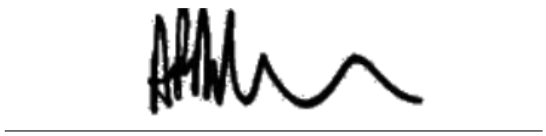
Document electronically signed
www.fusesign.com

Document Details

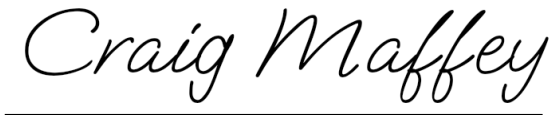
Document ID	69f30000-3022-320d-8dd8-08df1d5b6a3f
Document bundle ID	72c80000-fb47-2268-a8ab-08df1d6828ea
Uploaded to FuseSign	2026-09-28 13:55 +00:00
FuseSign subscriber	Richardson Swift
Initiator email	dh@richardsonswift.co.uk
Document completed	2026-09-29 10:00 +00:00

Document Signers

Name	Andrew Dutton
Email	andrewpauldutton@gmail.com
Mobile	Not Provided
IP Address/es	217.42.196.148
Signed on Pages	12
Verification Mode	Email Code



Name	Craig Maffey
Email	craigmaffey@aol.com
Mobile	Not Provided
IP Address/es	86.28.94.82
Signed on Pages	18
Verification Mode	Email Code



Name	Stuart Gordon
Email	stuartgordon62@googlemail.com
Mobile	Not Provided
IP Address/es	82.132.228.128
Signed on Pages	18
Verification Mode	Email Code



Name	Catherine Edwards
Email	ce@richardsonswift.co.uk
Mobile	Not Provided
IP Address/es	185.74.237.170
Signed on Pages	16
Verification Mode	Email Code



Document Audit Log

Date	User	Transaction
2026-09-28 13:55 +00:00	dh@richardsonswift.co.uk	Document Bundle Created by Daniel Hashmi (dh@richardsonswift.co.uk)
2026-09-28 13:55 +00:00	System	Access link: sending email to: andrewpauldutton@gmail.com. (2 Documents - 2 Signing Actions).
2026-09-28 13:55 +00:00	System	Access link: sending email to: craigmaffey@aol.com. (2 Documents - 1 Signing Action).
2026-09-28 13:55 +00:00	System	Access link: sending email to: stuartgordon62@googlmail.com. (2 Documents - 1 Signing Action).
2026-09-28 14:09 +00:00	Andrew Dutton	Email Verification Requested to email andrewpauldutton@gmail.com
2026-09-28 14:10 +00:00	Andrew Dutton	Code entered and verified
2026-09-28 14:10 +00:00	Andrew Dutton	Link opened from IP 217.42.196.148
2026-09-28 14:11 +00:00	Andrew Dutton	Document Signed: Renewal NorthWest 2025 accounts - OFS - on page 12 (SignatureID: 72c80000-fb47-2268-cf64-08df1d6828e1, SignatureType: SignedByUploadedImage)
2026-09-28 14:11 +00:00	Andrew Dutton	Form fields submitted for document: Renewal NorthWest 2025 accounts - OFS
2026-09-28 14:11 +00:00	Andrew Dutton	Document Signed: Renewal NorthWest 2025 accounts - OFS (SignatureType: SignedByUploadedImage)
2026-09-28 14:11 +00:00	Andrew Dutton	Andrew Dutton has completed bundle 72c80000-fb47-2268-a8ab-08df1d6828ea
2026-09-28 14:26 +00:00	Craig Maffey	Email Verification Requested to email craigmaffey@aol.com
2026-09-28 14:27 +00:00	Craig Maffey	Code entered and verified
2026-09-28 14:27 +00:00	Craig Maffey	Link opened from IP 86.28.94.82
2026-09-28 14:31 +00:00	Craig Maffey	Document Signed: Renewal NorthWest 2025 accounts - OFS - on page 18 (SignatureID: 72c80000-fb47-2268-cfbc-08df1d6828e1, SignatureType: SignedByName)
2026-09-28 14:31 +00:00	Craig Maffey	Document Signed: Renewal NorthWest 2025 accounts - OFS (SignatureType: SignedByName)
2026-09-28 14:31 +00:00	Craig Maffey	Craig Maffey has completed bundle 72c80000-fb47-2268-a8ab-08df1d6828ea
2026-09-28 14:34 +00:00	Craig Maffey	Link opened from IP 86.28.94.82
2026-09-29 08:57 +00:00	Stuart Gordon	Email Verification Requested to email stuartgordon62@googlemail.com
2026-09-29 08:58 +00:00	Stuart Gordon	Code entered and verified
2026-09-29 08:58 +00:00	Stuart Gordon	Link opened from IP 82.132.228.128

2026-09-29 08:59 +00:00	Stuart Gordon	Document Signed: Renewal NorthWest 2025 accounts - OFS - on page 18 (SignatureID: 72c80000-fb47-2268-cfd3-08df1d6828e1, SignatureType: SignedByName)
2026-09-29 08:59 +00:00	Stuart Gordon	Form fields submitted for document: Renewal NorthWest 2025 accounts - OFS
2026-09-29 08:59 +00:00	Stuart Gordon	Document Signed: Renewal NorthWest 2025 accounts - OFS (SignatureType: SignedByName)
2026-09-29 08:59 +00:00	Stuart Gordon	Stuart Gordon has completed bundle 72c80000-fb47-2268-a8ab-08df1d6828ea
2026-09-29 08:59 +00:00	System	Progressing bundle to signing group 2
2026-09-29 08:59 +00:00	System	Access link: sending email to: ce@richardsonswift.co.uk. (1 Document - 1 Signing Action).
2026-09-29 09:52 +00:00	Catherine Edwards	Email Verification Requested to email ce@richardsonswift.co.uk
2026-09-29 09:53 +00:00	Catherine Edwards	Code entered and verified
2026-09-29 09:53 +00:00	Catherine Edwards	Link opened from IP 185.74.237.170
2026-09-29 10:00 +00:00	Catherine Edwards	Link opened from IP 185.74.237.170
2026-09-29 10:00 +00:00	Catherine Edwards	Document Signed: Renewal NorthWest 2025 accounts - OFS - on page 16 (SignatureID: 72c80000-fb47-2268-cf91-08df1d6828e1, SignatureType: SignedByName)
2026-09-29 10:00 +00:00	Catherine Edwards	Form fields submitted for document: Renewal NorthWest 2025 accounts - OFS
2026-09-29 10:00 +00:00	Catherine Edwards	Document Signed: Renewal NorthWest 2025 accounts - OFS (SignatureType: SignedByName)
2026-09-29 10:00 +00:00	Catherine Edwards	Catherine Edwards has completed bundle 72c80000-fb47-2268-a8ab-08df1d6828ea

More Information

For more information on electronic signatures and to validate this document was signed by the parties listed above, please visit www.fusesign.com.

To verify your document, visit: https://app.fuse.work/fusesign/verify/69f30000-3022-320d-8dd8-08df1d5b6a3f