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YOUNG LADIES CLUB

Report & Accounts

For the year ended 30 September 2025

Charity Number: 1179653 • Company Number: 08233912

www.youngladiesclub.com

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Administrative Information

Company number: 08233912
Charity number: 1179653

Registered Office

260 Woodstreet
Walthamstow
London E17 3NG

Directors and Trustees

Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows.

P.Jones
I.Mogaji
W. Fangawa

Key Management Personnel

Hannah Oyewole
(Chief Executive Officer)

Accountants

Charles Luf & Co
134D Kingsland Road
London E2 8DY









Report of the trustees for the year ended 30th September 2025

The trustees present their annual report and accounts for the year ended 30th September 2025.

The trustee's report has been prepared in accordance with the charities SORP (FRS 102), the trust deed and the Charities Act 2011.

Our Objectives and Activities

The objects of the charity are to act as a resource for young ladies by providing advice and assistance and organising programmes of physical, educational and other activities as a means of:

1. **Advancing in life and helping young ladies by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;**
2. **Advancing education;**
3. **Relieving unemployment;**
4. **Providing confidence building workshops and mentoring programmes to support young ladies who are unemployed and from disadvantaged backgrounds.**
5. **Providing support and intervention programmes for girls in gangs and NEETS.**

Our Mission

Young Ladies Club aims to raise aspirations in disadvantaged young women to achieve their education and career potential by providing mentoring, confidence building activities and career workshops from positive role models.

Our Vision

Young Ladies Cub envisions a world where young women's socioeconomic background does not impact educational and career outcomes.

How our activities deliver public benefit

The charity's main activities are described below. We provide a range of programmes for young women and girls to help increase their self- esteem and confidence and achieve their education and career potential.

We review our aims, objectives and activities each year. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.



Activities and Achievements

During the year ended 30 September 2025, Young Ladies Club continued to empower disadvantaged young women and girls by delivering high-quality programmes that improved financial capability, confidence, employability and wellbeing.

We also strengthened our support for women affected by domestic abuse through culturally responsive, trauma-informed services and continued working collaboratively with corporate and community partners to maximise our impact.

NatWest Thrive Programme

Throughout the year, Young Ladies Club delivered the NatWest Thrive Programme in partnership with NatWest and the National Youth Agency. The programme was designed to equip young people with the confidence, financial capability and life skills needed to make informed decisions about their future.

The programme focused on three key themes:

- Own Your Vision
- Money Talk
- Money Mindset

Over 40 young people participated in the programme through a combination of online and face-to-face sessions. Workshops covered a range of topics including Famous Failures, Future Me, Start-Up Stories, Budget Battle, Talking to People, Money Mindsets and Vision & Goal Setting.

Participants also benefited from budgeting advice, career experiences and personal insights. Feedback from participants was overwhelmingly positive, with 90% reporting that the programme had positively influenced their confidence in managing money and planning their future careers.

Vision and Goal Setting Workshop

As part of the next stage of the Thrive Programme, Young Ladies Club delivered a dedicated Vision and Goal Setting Workshop for young women aged 15–25.

The workshop encouraged participants to reflect on their ambitions, establish realistic personal goals and develop practical action plans for the future. The session also promoted confidence, motivation and peer support, enabling young women to leave the programme feeling optimistic about the next stage of their educational, employment and personal journeys.



NatWest Thrive Celebration Event

To celebrate the successful completion of the NatWest Thrive Programme, Young Ladies Club hosted its inaugural NatWest Thrive Celebration Event in partnership with NatWest and the National Youth Agency.

The event brought together programme graduates, their families, corporate partners and community stakeholders to celebrate the achievements of young people who had successfully completed the programme. The celebration featured interactive workshops, inspirational keynote speeches, a panel discussion, and awards ceremony, providing an opportunity to recognise participants' personal growth, resilience and future aspirations.

The event opened with welcome speeches from Leigh Middleton OBE, Chief Executive of the National Youth Agency, and Sean McGovern, Head of Customer & Community Learning at NatWest, who reflected on the programme's impact and the importance of investing in young people's confidence, financial capability and future opportunities.

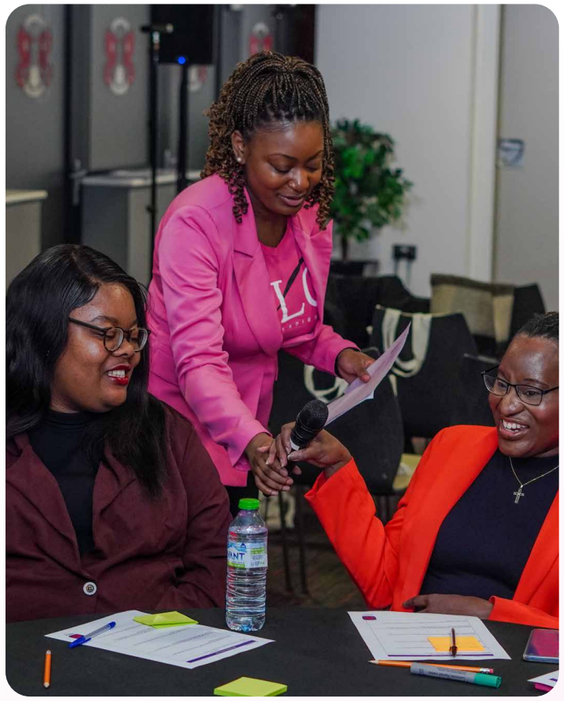
Guests also participated in an interactive financial wellbeing workshop that encouraged young people to reflect on their relationship with money, develop a growth mindset and make informed financial decisions. The event concluded with an awards ceremony where programme graduates were presented with certificates in recognition of their commitment, participation and achievements throughout the programme.

Young Ladies Club extends its sincere thanks to NatWest, the National Youth Agency, and all partners who contributed to making the event a memorable celebration of young people's achievements.

"Very insightful workshop and learning experience"

"I really enjoyed the session and connecting with people"

"It was great to learn about financial budgeting and planning"





Domestic Abuse Support Services

Throughout the year, Young Ladies Club continued to deliver specialist domestic abuse support services for Black and minoritised women. Our culturally responsive, trauma-informed service provided holistic support to women experiencing or recovering from domestic abuse, helping them improve their safety, rebuild their confidence and move towards independent living.

Our service offered a wide range of tailored interventions to meet the complex needs of survivors. Women received one-to-one advocacy and personalised safety planning to reduce risk and improve their wellbeing. We also provided specialist domestic abuse prevention advice, enabling women to recognise the early warning signs of abusive relationships, understand coercive and controlling behaviour and develop strategies to keep themselves and their families safe.

Recognising the long-term impact of domestic abuse, we delivered counselling and therapeutic support for both adult survivors and children affected by abuse. Our trauma-informed approach helped beneficiaries process their experiences, improve their emotional wellbeing and begin their recovery journey in a safe and supportive environment.

We also supported women to rebuild their independence through employability and personal development activities, including CV support, interview preparation, confidence-building workshops and referrals to employment opportunities. These services helped women develop practical skills, increase their confidence and move closer to sustainable employment and financial independence.

Housing stability formed an important part of our support offer. Our resettlement support assisted women with housing-related needs, helping them navigate accommodation challenges, access appropriate services and take positive steps towards living independently. Where required, beneficiaries were also signposted to specialist immigration advice and other statutory and voluntary sector services to ensure they received holistic support that reflected their individual circumstances.

Partnership working remained central to our approach. We worked collaboratively with health services, housing providers, welfare agencies and other specialist organisations to ensure women and their children received coordinated support throughout their recovery. By adopting a holistic approach, we were able to address not only the immediate safety needs of survivors but also the wider barriers affecting their long-term wellbeing, confidence and independence.

Special thanks to our funders

We would like to thank our funders for enabling our important work to continue.

1. **MOPAC (Mayors Office for Policing and Crime)**
2. **National Youth Agency**
3. **National Lottery Fund**



Financial review

The year ended with a total income of £204,430 and total expenses of £180,895. The charity reserve as of 30 September 2025 were £73,690.

Principle risks and uncertainties

The trustees have identified that the main risk to the charity relate to income generation. To mitigate funding risks, we will continue to diversify our funding streams. The trustees will continue to analyse risks faced by the charity and ensure the appropriate measures are in place to mitigate against further risks.

Plans for the future

As we look ahead, Young Ladies Club remains committed to empowering disadvantaged young women and supporting survivors of domestic abuse through high-quality, trauma-informed services. We will continue to strengthen our existing programmes while responding to the changing needs of the communities we serve.

Building on the foundations established during the year, we will continue to work collaboratively with statutory agencies, corporate partners and voluntary sector organisations to maximise our impact and provide holistic support to our beneficiaries. We recognise that effective partnership working is fundamental to achieving sustainable outcomes and creating greater opportunities for women and girls.

Our key priorities for the coming year include:

1. **Continuing to strengthen our domestic abuse support services for women and children.**
2. **Expanding opportunities for young women through education, employability and personal development programmes.**
3. **Strengthening partnerships with corporate, statutory and voluntary sector organisations to increase our reach and impact.**
4. **Securing sustainable funding to support the long-term growth and resilience of the organisation.**
5. **Continuing to build the profile of Young Ladies Club and raise awareness of the services available to women and girls.**

Structure, governance and management

The organisation is a charitable company limited by guarantee. The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association. Responsibility for the day-to-day operations and the leadership of both the staff and volunteer team is delegated to the Senior Management Team. Ultimate responsibility lies with the board of trustees. All trustees give their time voluntarily and receive no benefits from the charity. No expenses were claimed by Trustees in this financial year.



Statement of Trustees responsibilities

The trustees 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

- **Select suitable accounting policies and then apply them consistently**
- **Observe the methods and principles in the Charities SORP**
- **Make judgments and estimates that are reasonable**
- **State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements**
- **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 charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The report was approved by trustees on 30/09/2025 and signed on their behalf by:

Patrick Jones (Chair of Trustees)

Independent examiners report to the trustees of Young Ladies Club

I report to the charity trustees on my examination of the accounts of Young Ladies Club for the year ended 30 September 2025.



Responsibilities and basis of the report

As the charity's trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act). Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act.

Independent examiners statament

I have completed my examination. I can confirm that no matters have come to my attention in connection with the examination giving me cause to believe that:

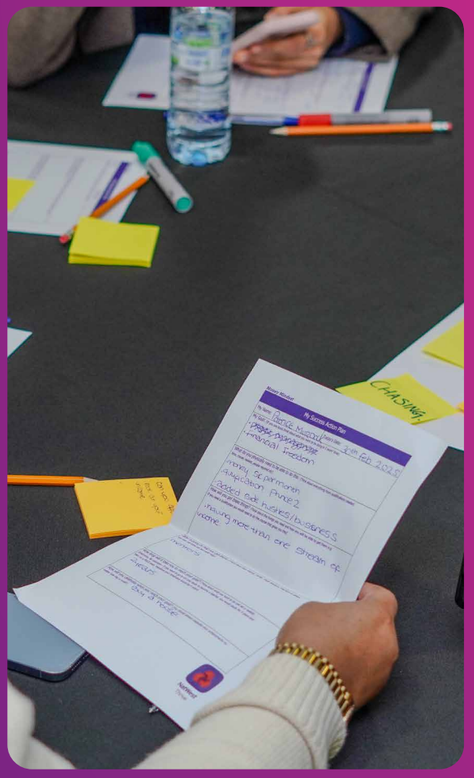
- Accounting records were not kept in accordance with section 386 of the 2006 Act; or
- The accounts do not accord with those records; or
- 'The accounts do not comply with the accounting requirements under section 386 of the 2006 Act other than any requirement that the accounts give a 'true and fair ' view which is not a matter considered as part of an independent examination; or
- The accounts have not been prepared in accordance with the Charities SORP (FRS102).

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 accounts to be reached.

Charles Luf (Accountant)
Charles Luf & Co
134D Kingsland Road
Shoreditch
London E2 8DY







YLC

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Charity No. 1179653

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Accounts for the year to
30 September 2025

YOUNG LADIES CLUB
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Administrative Information

Company No. 08233912
Charity No. 1179653

Registered Office

260 WOOD STREET
WALTHMASTOW
LONDON
E17 3NG

Directors and Trustees

The Directors of the charitable company are its Trustees for the purposes of charity law.
The following Trustees served during the year:

P. Jones
W. Fangawa
I. Mogaji

YOUNG LADIES CLUB
Statement of Financial Activities year ending 30 September 2025

	Notes	Restricted funds 2025 £	Total funds 2024 £
Income and endowments from:			
Grants and Contracts	4	179,430	242,232
Other	5	25,000	10,500
Total		204,430	252,732
Expenditure on:			
Raising funds	6	-	-
Charitable activities	7	-	-
Other	8	180,895	202,449
Total		180,895	202,449
Net gains on investments		-	-
Net income	9	23,535	50,283
Transfers between funds		-	-
Net income before other gains/(losses)		23,535	50,283
Other gains and losses			
Net movement in funds		23,535	50,283
Reconciliation of funds:			
Total funds brought forward		213,870	163,587
Total funds carried forward		237,405	213,870

YOUNG LADIES CLUB
Summary Income and Expenditure Account for the period ended 30 September 2025

	2025 £
Income	204,430
Gross income for the period	204,430
Expenditure	(180,125)
Depreciation and charges for impairment of fixed assets	(770)
Total expenditure for the period	(180,895)
Net income before tax for the period	23,535
Net income for the period	23,535

YOUNG LADIES CLUB

Balance Sheet

for the period ended 30 September 2025

	Notes		2025
			£
Fixed assets			
Tangible assets	3		106,255
Current assets			
Stocks		-	
Debtors	4	177	
Cash at bank and in hand		242,427	
		242,604	
Creditors: amounts falling due within one year	5	(111,454)	
Net current assets			131,150
Net assets			237,405

The Fund for the Charity		
Restricted Fund	89,897	
General Fund	**73,818**	
Unrestricted Reserve	**72,190**	**237,405**
Restricted Reserve	1,500	

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteers help	the value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Reserves	The reserves are a subject of accumulated funds. A minimum of three months of operating costs should be retained.
Expenditure	
Recognition of expenditure	Expenditure is recognised on an accrual basis. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet been paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

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

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower cost or net realizable value. Donated items of stock are recognised at fair value, which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

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

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other highly short-term investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short-term creditors are measured at the transaction price. Other creditors and provisions are recognised as where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.
Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.
All exchange differences are considered in arriving at net income/expenditure.

Leased assets

Where the charity enters a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.
Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.
Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.
Lease payments are apportioned between finance expenses and reduction of the lease obligation to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.
Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.
If lease incentives are received to enter operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the company pays fixed contributions into a separate entity. Once the contributions have been paid the company has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals on the balance sheet. The assets of the plan are held separately from the company in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of value to the charity

8 **Expenditure**

	Restricted	Total
		2025
	£	£
Employee costs	169,205	169,205
Motor and travel costs	-	-
Premises costs	3,600	3,600
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	770	770
General administrative costs	2,795	2,795
Legal and professional costs	4,525	4,525
	180,895	180,895

9 **Net income before transfers**

	2025
	£
This is stated after charging:	
Depreciation of owned fixed assets	770

10 **Trustee remuneration and expenses**

	2025	
	Number	
Number of trustees paid expenses	-	-

11 **Staff costs**

	2025
Salaries and wages	139,368

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

Tangible fixed assets

	Plant and Machinery etc
	£
Cost	
At 1 October 2024	107,856
At 30 September 2025	107,856
Depreciation	
At 1 October 2024	
Charge for the year	831
At 30 September 2025	770
	1601
Net book value	
At 30 September 2024	107,025
At 30 September 2025	106,255

Debtors	**2025**
	£
Trade debtors	177
Other debtors	-
	177

Creditors: amounts falling due within one year	**2025**
	£
Trade creditors	(85,566)
Other creditors	(25,888)
	(111,454)

16 Analysis of net assets between funds

	Restricted funds	Total
		2025
	£	**£**
Fixed assets	106,255	106,255
Net current assets	131,150	131,150
Creditors due in more than one year and provisions	(111,454)	(111,454)
	237,405	237,405

17 Reconciliation of net debt

	2025
	£
Cash and cash equivalents	242,427

YOUNG LADIES CLUB
Detailed Statement of Financial Activities
for the period ended 30 September 2025

	Restricted funds 2025 £	Total funds 2025 £
Income and endowments		
from: Grants and Contracts		
	179,430	179,430
	179,430	179,430
Other		
	25,000	25,000
	-	-
Total income and endowments	204,430	204,430
Expenditure on:		
Costs of other trading activities		
	-	-
	180,895	180,895
Total expenditure on raising funds	-	-
Total expenditure on charitable activities		
Other expenditure		
	-	-
	-	-
Employee costs		
Salaries/wages	139,368	139,368
Employees NI & M.Events	19,391	19,391
Staff training	10,446	10,446
	169,205	169,205
Travel and subsistence	-	-
	-	-
Premises costs		
Rent	2,250	2,250
Light, heat and power	1,350	1,350
	3,600	3,600

General administrative costs, including depreciation and amortisation		
Depreciation of	770	770
Equipment expensed	650	650
Information and publications	300	300
Telephone, fax and others	1,845	1,845
	3,565	3,565
Legal and professional costs		
Consultancy fees	1,725	1,725
Accountancy fees	2,800	2,800
	4,525	4,525
Total of expenditure of other costs	-	-
Total expenditure	180,895	180,895
Net gains on investments	-	-
Net income	23,535	23,535
Net income before other **gains/(losses)**	23,535	23,535
Other Gains	-	-
Net movement in funds	23,535	23,535
Reconciliation of funds:		
Total funds brought forward	213,870	213,870
Total funds carried forward	237,405	237,405