One Woman at a time

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 December 2025

Charity Number 1183863

One Woman at a time

REFERENCE & ADMINISTRATIVE INFORMATION

Registered Charity Number	1183863
Principal Address	27, Elkin Road, Morecambe, LA4 5RN
Trustees	Jean Anderson Zainab Mohamed Celia Gaze Cherish Loretta Sophie Otoo – Appointed 06/12/2025 Lisa McGow – Appointed 06/11/2025 Joseph Adongo – Appointed 16/11/2025
Bookkeepers	Bay Bookkeeping Solutions LTD The Business Centre 6A Lines Street Morecambe LA4 5ES

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 December 2025

The trustees present their annual report for One Woman at a Time for the year ended 31 December 2025. The report provides an overview of the charity's purpose, activities, achievements, governance and financial position during the year, together with its priorities for the future.

CONSTITUTION & LEGAL STATUS

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of 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).

Our Purpose

One Woman at a Time exists to relieve the needs of women, particularly those who have experienced or are at risk of gender-based violence and female genital mutilation (FGM), and to advance public education and awareness of gender-based violence, FGM and related issues. Our work is grounded in a simple belief: empowering one woman can create a ripple of change through her family, her community and future generations. A significant focus of the charity's work is in West Pokot, Kenya, where girls and women can face a combination of poverty, limited access to education, FGM, early and forced marriage, menstrual poverty and restricted opportunities for economic independence. Education remains at the heart of our approach. Supporting a girl to remain in education does far more than help her pass an examination. Education can create choices, confidence, opportunity and a pathway towards economic independence. For girls at risk of FGM or early forced marriage, that opportunity can be life changing. Alongside education, the charity seeks to address practical barriers that prevent women and girls from participating fully in their communities, including menstrual poverty, limited access to technology and limited opportunities to develop vocational and enterprise skills. Within the United Kingdom, the charity also raises awareness of FGM, early forced marriage and gender-based violence and builds partnerships with schools, communities, businesses, volunteers and supporters.

Public Benefit

The trustees have had regard to the Charity Commission's guidance on public benefit when exercising their duties and making decisions about the charity's activities. The trustees consider that One Woman At A Time delivers public benefit principally by:

- supporting vulnerable girls and women who have experienced, or are at risk of, gender-based violence and FGM;
- improving access to education and opportunities for girls and young women;
- helping women work towards greater economic independence;
- addressing barriers such as menstrual poverty and lack of access to resources and technology; and
- raising awareness and understanding of FGM, early forced marriage and gender-based violence. The trustees seek to ensure that the charity's resources remain directed towards activities that further its charitable purposes and create meaningful and sustainable benefit.

Activities, Achievements and Impact During 2025

Education, Safety and Opportunity

Education continued to be one of the charity's principal priorities during 2025. The charity-maintained support for girls and young women in West Pokot, with primary and secondary school commitments taking priority during a challenging fundraising environment. Our work is not simply about paying school fees. The purpose is to help girls remain safe, complete their education and have greater choice over their futures. The trustees recognise the importance of continuity. Once a girl is supported into education, there is a responsibility to consider the longer-term commitment involved. During 2025 the charity therefore prioritised existing school-age commitments and girls considered particularly vulnerable to FGM, early forced marriage or dropping out of education. The charity did not take on new higher-education commitments during 2025. Young women who had previously completed school were advised that further support could only be considered when sufficient

funding became available. The charity continued to work towards securing individual sponsorship for longer vocational pathways, including nursing.
2025 Primary Students 13 Secondary Students 55 2025-2026 University Students 5 College/Vocational Training Students 5.

Dignity and Menstrual Health
Period poverty remains a significant barrier to education for girls in some of the communities in which we work. Without access to appropriate menstrual products or safe facilities, girls can miss school and face an avoidable educational disadvantage. During 2025, 100 reusable menstrual pads that had been passed to the charity's local coordinator in late 2024 were distributed in Kenya. In the UK, two volunteer groups also continued making and collecting reusable menstrual kits for future distribution. By the end of the period under review, approximately 130 reusable kits were being held for transfer on a planned 2026 visit. Although the scale of need is far greater, these practical interventions form part of the charity's wider work to support dignity, school attendance and opportunity.

Digital Inclusion and Skills
During the year, Rapid IT Ltd donated 10 laptops to the charity. The laptops were initially held through I-Rep in West Pokot and were then deployed in different ways according to local need, connectivity and available infrastructure. Among the confirmed uses, three laptops were allocated to Psiywo Primary and Junior Secondary School, a remote mountainous school serving a community where girls face a high risk of FGM and early forced marriage. With solar power and Wi-Fi available at the school, the laptops widened access to educational resources for teachers and pupils and supported local girls' protection and awareness activity. A further laptop supported a former OWAAT-sponsored student who completed university and went on to employment as a Communications Officer, helping to report from high-risk areas. This demonstrates how access to technology can support not only education, but progression into employment and local leadership. The trustees regard this as a strong example of how UK businesses can contribute practical resources and expertise alongside financial support.

Sport as a Platform for Education and Change
The charity also explored innovative ways of engaging communities in conversations about gender equality and gender-based violence. Sports equipment, including footballs, was provided to communities in Kenya and an inter-school football tournament was organised involving boys and girls and attracting significant community participation. Sport provided more than recreation. It created a platform to engage parents, boys, men and wider family members in conversations about FGM, early forced marriage and gender-based violence. The trustees believe that lasting change cannot be achieved by speaking only to women and girls. Men and boys are also an important part of challenging harmful practices and changing attitudes. Running shoes were also donated to young athletes in Kenya, enabling participants who may otherwise have trained or competed without suitable footwear to develop their sporting opportunities.

Community, Volunteers and Supporters
One Woman at a Time remains predominantly volunteer-led and could not deliver its work without the generosity of individuals, schools, community groups and businesses. During 2025, supporters found creative ways to raise both funds and awareness. Kelly Chandler and Bernadette Chapman completed a 67-kilometre Camino de Santiago challenge over three days, raising £3,872 for the charity. The Cross Bay Walk in May 2025 raised a further £868.30, while Leagrave Primary School in Luton selected One Woman at a Time as its chosen charity and sponsored two girls in Kenya. Community events, talks and other fundraising activities also helped introduce new supporters to the charity and increase understanding of the experiences of women and girls in West Pokot. The trustees are enormously grateful for every donation, sponsorship, fundraising challenge, hour volunteered and introduction made on behalf of the charity. For a small charity, these contributions are not peripheral to the work. They make the work possible.

Strengthening Our Community
On 16 November 2025, more than 45 supporters joined the charity's Annual General Meeting at The Wellbeing Farm. The meeting included a live link with West Pokot, enabling supporters to hear directly about the charity's work and its impact locally. The event provided an opportunity to share the charity's achievements and financial position, thank supporters and discuss how One Woman At A Time could strengthen its

fundraising, communications, partnerships, sponsorship and volunteer base. The trustees regard this direct connection between supporters in the UK and communities in Kenya as an important part of creating a charity built on relationships, understanding and shared purpose rather than distant giving.

What We Learned During 2025

2025 reinforced some important lessons for the trustees. Fundraising continued to be challenging in the economic climate, while the cost of support can increase as girls progress from school into further education, university or vocational training. The charity also recognises that education alone cannot remove every threat facing a girl. Early forced marriage, FGM and poverty are complex issues influenced by family circumstances, cultural practices and wider social and economic conditions. This reinforces the importance of working with trusted local leaders, schools, community organisations, women, men and young people. The year also highlighted the need to strengthen the charity's administrative capacity, volunteer base and impact-data systems. Our experience continues to show us that local leadership matters, small interventions can create significant ripple effects, and authentic storytelling helps people understand why this work is so important.

Structure, Governance and Management

One Woman At A Time is constituted as a Foundation Charitable Incorporated Organisation and is governed by its constitution. The Board of Trustees is responsible for the governance and strategic direction of the charity, ensuring that its resources are used solely in furtherance of its charitable purposes and that appropriate systems of oversight, safeguarding and financial management are maintained. Trustees are appointed in accordance with the charity's constitution. During 2025, three new trustees joined the Board, broadening the skills, perspectives and capacity available as the charity prepares for its next stage of development. The trustees recognise the importance of effective induction and ongoing governance development. During 2026 the Board intends to continue strengthening the way new trustees are introduced to the charity's constitution, key policies, finances, safeguarding responsibilities and legal duties. The charity remains predominantly volunteer-led, supported by trustees, volunteers, fundraisers, sponsors, partner organisations and individuals giving their expertise and time.

Safeguarding, Risk Management and Overseas Working

Safeguarding is fundamental to the work of One Woman at a Time. Many of the girls and women supported by the charity are vulnerable or may be at risk of FGM, early forced marriage, gender-based violence, exploitation or other forms of harm. The trustees recognise their responsibility to ensure that safeguarding remains central to decision making, partnerships and programme delivery. The principal risks considered by trustees include safeguarding and protection of beneficiaries; appropriate oversight of activities and expenditure overseas; financial sustainability and the ability to meet education commitments; reliance on volunteers; data protection and confidentiality; fraud and financial control; reputational risk; and the selection and oversight of local delivery partners. During 2025, overseas oversight relied on direct and regular communication with locally based contacts and learning institutions regarding the girls being supported and the progress of the charity's activities. The trustees recognise the importance of continuing to formalise and strengthen these arrangements as the charity develops new partnerships. The charity seeks to mitigate risk through safeguarding procedures, financial controls, appropriate record keeping, trustee oversight, regular communication with local contacts and due diligence when developing partnerships.

Financial Review

The charity's principal sources of income during 2025 were donations, sponsorship and fundraising undertaken by supporters, schools, community groups and businesses.

Total income for the year £22,887
Total expenditure for the year £24,879
Total funds held on 31 December 2025 £2,420
Unrestricted funds on 31 December 2025 £2,420
Restricted funds on 31 December 2025 £nil
Subject to final confirmation against the approved accounts.

Expenditure exceeded income by £1,992 during the year. The trustees therefore continued to focus carefully on the timing of commitments and the sustainability of the charity's education support.

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During 2025, the trustees did not take on new higher-education commitments. The priority was to meet annual school fees for girls already being supported through primary and secondary education. Young women who had previously completed school were advised that further support would depend on funding becoming available, while the charity continued to seek individual sponsors for longer vocational routes such as nursing.

Reserves Policy

The purpose of unrestricted reserves is to provide financial resilience and help protect the continuity of the charity's work if fundraising income fluctuates. On 31 December 2025, the charity held only a very small unrestricted reserve. The trustees recognise that this is below the level they would ideally wish to hold. During the year, however, the immediate priority was to meet education commitments rather than retain cash while school fees remained due. Historically, the charity has benefited from additional donations from a trustee when shortfalls have arisen. This support has helped ensure that no girl being supported by the charity has been withdrawn from education because school fees could not be met. The trustees are grateful for that support, while recognising that reliance on individual top-up donations is not a substitute for a sustainable reserve's strategy. The trustees have not yet set a fixed numerical reserves target. During 2026 they intend to review and adopt an appropriate target that reflects the charity's remaining education commitments, expected fundraising income and the need for prudent contingency. The charity's existing school age commitments are expected to reduce over time as girls complete their education, with the final current school commitment expected to conclude in 2032. The charity will therefore focus on growing regular sponsorship, broadening its donor and fundraising base and building a prudent unrestricted reserve over time, while avoiding new long-term commitments unless sustainable funding has been identified. The accompanying accounts provide full details of the charity's financial position for the year ended 31 December 2025.

Partnerships and Support

The trustees recognise that the charity's impact is made possible through collaboration. During the year, support was provided by individuals and organisations contributing fundraising, events, technology, menstrual products, administration, bookkeeping, photography, communications, sports equipment and other expertise. The trustees extend their sincere thanks to every supporter and organisation that contributed to the charity during the year. The charity will continue to develop partnerships where they further its charitable purposes, offer appropriate safeguards and demonstrate clear benefit for the women and girls it exists to support.

Plans for 2026 and Beyond

The charity enters 2026 with a continued focus on safety, education, dignity and economic empowerment. Its first responsibility is to maintain existing commitments to girls already being supported through education, while building the fundraising capacity required to help more young women move successfully from school into further education, vocational training, employment or enterprise. During 2026 the trustees intend to:

- increase sustainable sponsorship and fundraising and broaden the donor base;
- build a prudent unrestricted reserves position while protecting existing school-fee commitments;
- support girls progressing through primary and secondary education and avoid new long-term education commitments unless funding is secured;
- secure more individual sponsorship for vocational and professional routes, including nursing;
- distribute the reusable menstrual kits already collected in the UK and continue dignity and menstrual-health work;
- continue developing access to technology and digital skills, including further use of donated laptops; Laptops are being held by Moses and Domtilla and are used by students for IT training, The charity enters 2026 with a continued focus on safety, education, dignity and economic empowerment. Its first responsibility is to maintain existing commitments to girls already being supported through education, while building the fundraising capacity required to help more young women move successfully from school into further education, vocational training, employment or enterprise. During 2026 the trustees intend to:

- increase sustainable sponsorship and fundraising and broaden the donor base;
- build a prudent unrestricted reserves position while protecting existing school-fee commitments;
- support girls progressing through primary and secondary education and avoid new long-term education commitments unless funding is secured;
- secure more individual sponsorship for vocational and professional routes, including nursing;
- distribute the reusable menstrual kits already collected in the UK and continue dignity and menstrual-health work;

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• continue developing access to technology and digital skills, including further use of donated laptops; Laptops are being held by Moses and Domtilla and are used by students for IT training,

The charity's ambition is not growth for the sake of growth. It is to create sustainable change, one woman at a time.

Thanks, and Recognition

Every statistic in this report represents a person: a girl who can continue going to school, a young woman with another choice available to her, a family beginning to see a different future, or a community having a conversation that might not otherwise have happened. The trustees wish to thank Jean Anderson for the extraordinary commitment and determination that created One Woman at a Time and continues to drive its work. We also thank our Kenyan coordinators and community leaders, our trustees, volunteers, sponsors, schools, businesses, partners and every individual who has walked, donated, packed, transported, introduced, shared or simply believed in the work. Small charities demonstrate something incredibly powerful. Change does not always begin with enormous resources. Sometimes it begins when one person decides that what they have seen is unacceptable and chooses to do something about it. That remains the spirit of One Woman at a Time.

Approval

This Trustees' Annual Report was approved by the Board of Trustees on:

Approval date: 29.10.26

and signed on behalf of the trustees by:

Celia Gaze
Chair of Trustees
One Woman at a Time

Signature: _____
Date: 29.10.26

One Woman at a time
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 December 2025

I report on the accounts of One Woman at a time for the year ended 31 December 2025 set out on pages 9 to 11.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT EXAMINER
As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act, and to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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

1) which gives me reasonable cause to believe that in any material respect the requirements:
   - to keep proper accounting records in accordance with section 130 of the Act; and
   - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

   have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



…….
Mrs Elizabeth Edwards
BBS Bookkeeping Solutions Ltd
The Business Centre
6A Lines Street
Morecambe
LA4 5ES

Date: 30th of October 2026

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STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 December 2025

	Notes	Unrestricted Funds	Restricted Funds	2025 Total	2024 Total
		£	£	£	£
Incoming resources					
Donations Received		21,197	0	21,197	25,203
Other Trading Activities		1,690	0	1,690	315
Total incoming resources		22,887	0	22,887	25,518
Resources expended					
Charitable Activities		21,470	0	21,470	22,925
Staff Costs		756	0	756	369
Governance Costs	**2**	2,654	0	2,654	6,429
Total resources expended		24,879	0	24,879	29,723
Net incoming/(outgoing) resources before transfers		(1,992)	0	(1,992)	(4,206)
Transfer between funds		0	0	0	0
Net incoming/(outgoing) resources for the year		(1,992)	0	(1,992)	(4,206)
Total funds brought forward		4,412	0	4,412	8,618
Total funds carried forward		2,420	0	2,420	4,412

BALANCE SHEET AS AT 31 December 2025

	Notes	31 December 25 £	31 December 24 £
Current Assets			
Cash at bank and in hand		412	2,491
Debtors		0	0
Total Current Assets		**412**	**2,491**
Current Liabilities			
Creditor amounts falling due within one year		**0**	**0**
Net Current Assets		**412**	**2,491**
Fixed Assets			
Tangible Assets		**1,392**	**1,392**
Total Assets less Current Liabilities		**1,804**	**3,883**
Non-Current Liabilities			
Creditor amounts falling due after more than one year		**0**	**0**
Net assets		**1,804**	**3,883**
Funds			
Restricted Funds		0	0
Unrestricted Funds	**3**	1,804	3,883
Total funds		**1,804**	**3,883**

Notes in pages 9 and 10 form part of these accounts

Approved by the trustees on 30th October 2026 and signed on their behalf

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Trustee Ms C Gaze

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 December 2025

1. Accounting Policies

Basis of preparing the financial statements The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention. Income All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. Expenditure Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to headings they have been allocated to activities on a basis consistent with the use of resources. Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure. Taxation The charity is exempt from corporation tax on its charitable activities. Fund accounting Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. Governance Costs

Advertising	£1,166
Bank Fees	£564
General Expenses	£48
Postage	£7
MV Expenses	£172
Printing & Stationery	£100
Subscriptions	£478
Travel	£40

3. Unrestricted Funds

	At 1st Jan 2025	Incoming resources	Outgoing resources	Transfers	At 31st Dec 2025
	£	£	£	£	£
Unrestricted Funds	4,412	22,887	(24,879)	0	2,420
Total	**4,412**	**22,887**	**(24,879)**	**0**	**2,420**

4. Transactions with Trustees

There were no transactions with the Trustees during the year