

Sister Circle

England & Wales · Charity number 1033764

Details

Other names	WOMEN'S HEALTH AND FAMILY SERVICES, Sister Circle
Status	Registered
Legal form	Charitable company
Company number	02897750
Registered	1994-02-24
Register	View on the Charity Commission register

Contact

Address	The Brady Centre 192-196 Hanbury Street London E1 5HU
Phone	02073778725
Email	hello@sistercircle.org.uk
Website	www.sistercircle.org.uk

Activities

Objects: (A) TO ADVANCE EDUCATION AMONGST WOMEN RESIDENT IN TOWER HAMLETS AND SURROUNDING BOROUGHES, IN PARTICULAR AFRICAN, AFRO-CARIBBEAN AND ASIAN WOMEN BEFORE, DURING AND AFTER PREGNANCY (B) TO PRESERVE AND PROTECT THE HEALTH OF THE INHABITANTS OF THE LONDON BOROUGH OF TOWER HAMLETS AND SURROUNDING BOROUGHES.(C) TO PROMOTE EQUALITY AND DIVERSITY BY CHALLENGING DISCRIMINATION AND ENCOURAGING SERVICES WHICH MEET THE DIVERSE NEEDS OF THE COMMUNITY AND THE SHARING OF EXPERIENCES IN ORDER TO BRING ABOUT EQUALITY IN HEALTH AND WELL-BEING, AND GOOD RELATIONSHIPS IN THE COMMUNITY

Activities: Sister Circle is a multi-cultural community health charity, putting women's health first. For those living with complex lives, that statutory services can't reach. Our objectives are to: Advance education, knowledge, and empowerment; Preserve and protect health; Promote equality and diversity by challenging discrimination and encouraging services to meet the diverse needs of local communities.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** People Of A Particular Ethnic Or Racial Origin, Other Defined Groups

Geography

- **Area of benefit:** LONDON BOROUGH OF TOWER HAMLETS AND SURROUNDING BOROUGHs
- Newham
- Southwark
- Tower Hamlets
- Waltham Forest

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£953,423	£860,558	£458,107	22
2024-03-31	£783,912	£738,351	£365,242	19
2023-03-31	£616,936	£656,038	£319,681	18
2022-03-31	£521,969	£493,242	£358,783	17
2021-03-31	£567,981	£471,059	£330,056	13

Trustees

Name	Role	Appointed
Camilla Olivia Alexander Hampton		2019-02-22
Dong Chen		2019-04-24
Joanna Wioletta Fowler		2018-05-30
Kamajit Kaur		2021-07-02
Kathryn Brinthworth		2019-04-01
Sakshi Tomar		2023-11-23
Supriya Davda		2023-11-21
Wendy Yewande Olayiwola		2021-06-01

Sister Circle

England & Wales - Charity number 1033764

Accounts



Sister Circle Ltd.

Annual Report

Board of Trustees
Annual Financial Statements
Year ending March 31st 2025

Registered Office:
The Brady Arts Centre
192-196 Hanbury Street, London, E1 5HU

Charity Registration: 1033764
Company Registration: 02897750

SISTER CIRCLE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J Fowler D Chen C Hampton K Brintworth W Olayiwola S Tomar S Davda K Kaur
Chief executive	K Wint
Charity number (England and Wales)	1033764
Company number	2897750
Registered office	The Brady Centre 192-196 Hanbury Street London E1 5HU
Independent examiner	Darren Harding ACA FCCA DChA Richard Place Dobson Services Limited Ground Floor 1-7 Station Road Crawley West Sussex RH10 1HT
Bankers	CAF Bank 25 Kings Hills Avenue Kings Hill West Malling Kent ME19 4JQ

SISTER CIRCLE

CONTENTS

	Page
Trustees' report	1 - 7
Independent examiner's report	8
Statement of financial activities	9 - 10
Balance sheet	11
Statement of cash flows	12
Notes to the financial statements	13 - 25

SISTER CIRCLE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) *FOR THE YEAR ENDED 31 MARCH 2025*

The trustees present their annual report and financial statements for the year ended 31 March 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, 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)".

Sister Circle - Putting Women's Health First **Introduction**

Sister Circle is a multicultural, women-led charity working in some of London's most disadvantaged communities. Over 75% of trustees, staff and volunteers are from culturally diverse communities and collectively we speak 15 languages. 50% of us are migrants and 25% of our staff team are former volunteers.

For over 40 years, through our unique service offer, we have been dedicated to advancing health equity and justice for women from diverse communities living with complex challenges.

Vision

A future where women's voices and lived experiences are heard, barriers dismantled, and health systems transformed, so that women and babies can thrive.

Mission

We walk alongside women to create change.

We build trusted relationships that create sustainable transformation for women's wellbeing. Our work is rooted in the lived experience of every woman, during their health journeys. We meet women where they are, offering a safe and supportive space at the times when they need it the most.

With person-centered support, advocacy, and community partnerships, women make their choices and determine their own care regardless of their circumstances.

We do this through our support programmes:

- Maternity Mates: Support during pregnancy, labour and birth and in the early months with a new baby, supporting early childhood development.
- Her Health: Specialist support following gender-based violence. Specialising in the recovery after FGC/M.
- Healing Conversations: Maternal Mental Health peer support, 121 and group. Long-term (22 sessions) trauma counselling in community languages.

Our Values

Trust and Integrity: We create safe environments and act with accountability by doing what we say. We uphold the organisation's values and behaviours by fostering professional relationships that nurture and develop both the organisation and the women we serve. We hold ourselves and others to account, because trust is earned not assumed. We take responsibility for our work, actions and behaviour, building independence, self-efficiency and trusted relationships to raise a movement for change.

Growth and learning: We strive for opportunity and excellence by continuously developing. We seek growth through collaboration and initiative, aiming to deliver and develop both ourselves and the organisation. We ask how we can improve, grow and achieve better for our beneficiaries. We support each other's self-development, listen and show respect when people are sharing. Together, we are committed to learning and building resilience.

Fearlessness – Speaking up: We are a reputable and trusted organisation that does the right thing by speaking up and challenging social norms and indifferences, exploring new ideas to create meaningful change. We amplify voices that are often unheard to promote equity in access to health systems, and raise uncomfortable but necessary topics, in thoughtful, respectful ways.

SISTER CIRCLE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Working collaboratively – Change and understanding: We adapt to women's needs, teaching and motivating each other and sharing expertise. We celebrate differences while working alongside our beneficiaries towards a common vision. We respectfully listen to our community and each other, working with trust as we step up to achieve our goals. We celebrate our differences and value others by creating an environment that is inclusive and welcoming to everyone. We demonstrate empathy and understanding for others through role modelling equity.

Our Programmes

We support women experiencing complex social factors and stark health inequalities. 93% of our beneficiaries are from Black, Asian or Minority Ethnic communities with over 50% migrants, refugees or asylum seekers.

We achieve our mission through our unique, in-depth, trauma-informed peer support programmes combining emotional, practical, advocacy and therapeutic support.

- **Maternity Mates:** 1:1 support during pregnancy, labour and birth and in the early months with a new baby, supporting attachment and early childhood development. Support is provided by a dedicated, trained, volunteer 'Mate' through continuity of care. Our offer now incorporates postnatal workshops on: 'looking after yourself,' (2-4 months), 'starting solids,' (4-6 months), 'bonding through play' (6-12 months).
- **Her Health:** 1:1, specialist Health Advocacy following gender-based violence (specialising in FGM/c). Supporting survivors to access vital treatment and to recover from the physical and emotional impacts of harm.
- **Healing Conversations:** 1:1 and group Maternal Mental Health peer support (following birth trauma, pregnancy loss and/or baby loss) delivered by staff and volunteers with lived experience. Long-term (22 sessions) trauma counselling delivered in community languages.

Our programmes are underpinned by our approach to:

Volunteering: Our truly remarkable team of around 60 volunteers plays a vital role in our services, delivering the majority of our 'Maternity Mates' support and supporting delivery of our Maternal Mental Health services. Volunteers, many of whom bring powerful, relevant lived experience, receive: in-depth training (e.g. OCN level 3 for Maternity Mates), ongoing support (including supervision, reflective practice sessions, social/celebration events), access to further training and development opportunities strengthening our wider community.

Community and involvement: We are creating a wider Sister Circle community that strengthens participatory leadership and amplifies diverse voices, improving access to and experiences of women's healthcare, reducing health inequalities. Built around 4 elements (Growth, Empowerment, Advocacy and Celebration), we offer a flexible pathway where women can engage in a way that is right for them including: community activities, a community forum, a progression group (SC seekers for women who want to lead, co-produce, plan and shape priorities, campaign or decision-make) and access to 2 training opportunities:

- Her Health unlocked – 12 week advocacy and women's health programme equipping women to support other women in their community to navigate the NHS for reproductive and sexual health and mental wellbeing.
- Community Health Champions – Trained to share health messages, support other women in their community by encouraging healthy behaviours and signposting. Act as community connectors to local health services.

Integration and collaboration: We work with local public sector bodies (such as North East London Health and Care Partnership, Tower Hamlets and Newham Councils) as:

- Experts in our field - sharing our knowledge of addressing health inequalities to improve access to, experiences of and outcomes from statutory service provision (as a community asset partner). Ensuring women's voices are heard and able to influence service and system design to better meet the needs of our community.
- Service provider – commissioned by the ICB and Local Authorities.
- Delivery partner - We are the only London-based provider in our fields delivering support that is integrated with the NHS. This is fundamental to enabling access to services/treatment for the women that we support, reducing health inequalities.

We work with a broad range of community partners (who refer into our services and provide ongoing/wider support to our beneficiaries) and attend a range of local, regional and national groups and forums to: share information, learn about other providers, influence practice and co-ordinate our services (examples include co-chairing the NHS England FGM working group). We also contribute to research initiatives focussing on reducing health inequalities (including through Hearts and Minds, the Royal Health Observatory and the Race Health Observatory).

SISTER CIRCLE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 31 MARCH 2025*

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

Our Delivery, Impact and Achievements

Through our services, women build trust and find their voice. We enable access to vital healthcare and ensure that women's needs are listened to, respected and addressed. Our partnerships mean that our impact is magnified as women receive both healthcare and support for social issues that directly impact their (and their baby's) wellbeing. The impact of our support can be life changing with women building agency and confidence, making connections and courageously advocating for others in their community.

Our programmes represent the community face of healthcare. We continue to work hand-in-hand with health professionals and are increasingly seen as essential to delivering equitable healthcare within our existing boroughs.

Over the past year, we have:

- Continued to grow our support by expanding into Croydon (to deliver a pilot Maternity Mates service) and building strong relationships with family hubs (to extend our counselling provision and to develop postnatal workshops).
- Developed our approach to recruiting, training and supporting our volunteers.
- Introduced a Community and Involvement programme (led by a dedicated Head of Community Engagement).
- Been nominated for a Black Maternal Health Award at the Motherhood Awards Event.
- Strengthened our foundations: through a new Business plan and fundraising strategy, by restructuring our entire team and by investing in our approach to Monitoring, Evaluating and Learning.

In 24/25:

MATERNITY MATES: Trained volunteer Mates provided in-depth 1:1 peer support to 101 women (pregnancy, birth and postnatally).

Outcomes:

- 80% of women attended ALL maternity appointments with the remaining 20% attending MOST.
- 71% reported that their experience of maternity care was improved with the support of a Mate.
- 90% were still breastfeeding at 4 weeks with 71% still feeding at 4 months.
- 78% improved their confidence to look after their babies (secure attachment and bonding).

HER HEALTH: Health advocates provided in-depth 1:1 peer support to 87 survivors of FGM/c. Reached over 300 girls, boys, Health Professionals (GPs, A&E, student midwives and nurses and Gynecologists and Obstetricians) and teachers with educational workshops and women who attended our Health Conversation Cafes.

Outcomes:

- 95% women reported receiving the support they needed from their peer supporter when accessing clinical settings.
- 81% of the practicing communities reached with educational workshops had a better understanding of the effects of FGC/m on the health of women and legal implications carry out the violent act of FGC/m on girls and women.

HEALING CONVERSATIONS: Counsellors provided trauma counselling to 48 women, 289 sessions in total. Peer supporters provided 36 women with mental health support after birth trauma (22%), pregnancy loss (73%) or baby loss (5%).

Outcomes:

Trauma Counselling:

- 100% reported an overall improvement in their mental wellbeing.
- 92% reported clinical improvement in their mental health.
- 94% reported improvement in their self-belief and self-esteem.
- 81% reported confidence to advocate for themselves.

Peer Support:

- 75% of women reported feeling tense, anxious or nervous most of the time or often prior to peer support. This dropped to 36% after attending peer support.

VOLUNTEERING: 62 volunteers provided 42,160 hours of support service delivery.

SISTER CIRCLE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Quotes from women who have accessed our support

"She was so friendly I felt like I was talking to a family member. It meant a lot to me. She was so patient, she always gave time and tried to solve my problems."

"My Mate made me feel emotionally able to do what I had to do. At my c-section she was a huge confidence boost. She was a really lovely lady and she never let me down."

"Sister Circle's work really helps mothers who don't have anyone. It is a delicate moment in women's lives and the support is so helpful."

"After meeting with my Mate I was like a different person, my life was totally changed. Every lady should have someone to support them when they are pregnant. My Mate was like my soulmate. She helped me with everything and I could share anything with her. I can never forget how Sister Circle helped me in my pregnancy journey."

Future Plans

We are proud of our achievements in 24/25 however there is much more to be done. In 25/26 we will focus on continuing to:

- Enhance our volunteer programme, overcoming sector wide challenges to volunteer recruitment and retention and recognising the truly remarkable role our volunteers play in supporting women and babies to thrive.
- Deliver our pilot Maternity Mates service in Croydon, reaching more mums and babies, capturing robust evidence to secure long-term funding.
- Embed our Community and Involvement programme across our organisation building and developing our courageous community of women.
- Enhance our monitoring and evaluation and seek further opportunities to share our learning with our partners to inform wider practice.
- Contribute to research and policy development to improve access to, experiences of and outcomes from healthcare for all women and their babies.
- Build strong relationships with our funders and donors and diversify our approach to fundraising to support our future financial sustainability ensuring we can continue to be here for our community for years to come.

Structure, Governance, Management and Governing Document

The charity is a registered charity and company limited by guarantee, incorporated on the 14th February 1994, with a Memorandum of Association, as amended on 18th March 2008, 15th October 2016 and 24 February 2023, which established the objects and powers of the charitable company; and is governed under its Articles of Association. In the event, of the company being wound up, members are required to contribute an amount not exceeding one pound.

The charity was formerly known as Women's Health and Family Services and rebranded in 2023. There were no changes to the Governing documentation for the charity at the date of issue of this Annual Report.

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:

J Fowler
D Chen
C Hampton
K Brintworth
W Olayiwola
S Tomer
S Davda
K Kaur

SISTER CIRCLE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 31 MARCH 2025*

Recruitment and Responsibilities of Trustees

The company is governed by a Board of Directors who are also known as Trustees for the purposes of charity law and under the company's Articles of Association are known members of the Management Committee. Board of Trustee meetings need at least three Trustees for a quorum.

Trustees are appointed following a formal recruitment process, including an assessment of the Charity's needs and the mix of skills and experience on the Board. A structured induction programme is provided for all for new trustees. Board effectiveness is maintained and ensured through regular reviews of both Board and individual trustee performance, and training is provided as needed.

The Trustees are responsible for setting the strategic direction of the organisation, policy development, senior staff recruitment and financial management. There are currently nine Trustees from a variety of professional backgrounds to support the delivery and success of charity.

Risk Management

The Board of Trustees recognises its responsibility for identifying, assessing, and managing the range of risks facing Sister Circle. A comprehensive risk register is maintained and reviewed at each Board meeting, ensuring that risks are actively monitored and managed. The register includes clear strategies to mitigate both operational and strategic risks, with particular focus on financial sustainability, governance, safeguarding, and service delivery.

Safeguarding is a central and continuous priority within the organisation's risk management framework. Sister Circle is committed to ensuring the safety and wellbeing of all women and families who engage with our services. Policies and procedures are regularly reviewed and updated in line with statutory guidance, and all staff and volunteers receive safeguarding training appropriate to their roles. Any concerns are addressed promptly, with oversight and escalation routes clearly defined in the safeguarding governance structure.

To support effective oversight, the Board receives written reports and presentations from the Chief Executive and senior staff, providing updates on safeguarding, financial, operational, and strategic matters. This ensures transparency, accountability, and informed decision-making. Financial reporting remains a key component of this process, enabling the Board to monitor performance against budgets, funding agreements, and long-term plans.

The Board has also developed a performance framework that guides the organisation in measuring and managing performance against the agreed responsibilities of funding contracts and grants, and—most importantly—the needs of Sister Circle's beneficiaries. This framework supports continuous improvement and ensures that our activities uphold the highest standards of care, safety, and impact.

Overall, the Trustees are satisfied that Sister Circle has robust systems and processes in place to identify, assess, and manage risk appropriately, with safeguarding fully embedded across all areas of governance and service delivery. The organisation remains well-positioned to respond effectively to emerging challenges while maintaining the trust and safety of those it serves.

Public Benefit Statement

The Trustees confirm that they have complied with the Charity Commission's general guidance on public benefit in exercising their duties. The purpose and aims of Sister Circle are wholly for the public good.

Sister Circle works alongside women who experience barriers to health and wellbeing, providing practical and emotional support, information, and advocacy. Our work helps women to rebuild confidence, develop trusted social connections, and access the healthcare and community resources they need to improve their wellbeing and that of their families.

Through this woman-centred whole approach, women are empowered to shape their own futures, contribute to their communities, and play an active role in shaping the development and delivery of Sister Circle's work. In doing so, Sister Circle promotes long-term resilience, equity, and inclusion — ensuring our charitable purposes deliver tangible and lasting public benefit.

SISTER CIRCLE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 31 MARCH 2025*

The Charity's Objectives

1. To advance education, knowledge and empowerment. Preserve and protect health; promote equality and diversity by challenging discrimination and encouraging services to meet the diverse needs of local communities.
2. To preserve and protect the health of the inhabitants of the London borough of Tower Hamlets and elsewhere.
3. To promote equality and diversity by challenging discrimination and encouraging services to meet the diverse needs of local communities; the sharing of experiences to bring about equality in health and wellbeing, and good relationships across local communities, which often includes employment and further education in healthcare.

The Board of Trustees, who are also Directors for the purposes of company law, are pleased to be presenting their annual report and financial statements for the year ending March 31st 2025.

Overall Financial Review

Funding for overheads (core) continues to be the biggest challenge, combined with cost-of-living pressures for staff, national insurance and general cost increases across the board, is real for a charity of our size.

Our actual income during the year was £953,423 (2023/24: £783,912) and actual expenditure was £860,558 (2023/24: £738,351).

The total funds available to the charity is £ 458,107 of which £387,147 are restricted and £70,960 are unrestricted. The current level of free reserves is £10,090 (2023/24: £6,120).

The Board of Trustees made a conscious decision this year to make significant investments in key areas:

- IT capacity, cyber security and the introduction of a new database, Salesforce to enable the charity to respond to the needs of beneficiaries in real time, shared learning and facilitate expansion of key programmes.
- Increased fundraising support with developing and implementing a plan to diversify income to weather the intense challenges around raising funds for long term sustainability.

Reserves Policy:

The trustees have agreed that it would be prudent to set up a designated fund to finance any future obligations and liabilities that would be incurred on the closure of the organisation. In this financial year, £40,000 of our unrestricted reserves has been designated and is considered sufficient for this purpose.

The Trustees have also examined the charity's requirements for further unrestricted reserves considering the main risks to the organisation resulting from shortfall in funding and time expired project, that are not refunded. Through this risk assessment, they have established a policy (reviewed at least annually) whereby any surplus and unrestricted funds held (excluding those designated for the event of closure) should be between 3 and 6 months operating costs (equating to a minimum of £215,140).

Sufficient unrestricted reserves are needed to ensure that projects are not hampered by delays in receiving grant income and to fund any revenue shortfall. There is also the need to bear the cost of cover for the likes of maternity leave, investment towards our team to develop skills and manage their wellbeing, increase in office rental rates and IT upgrade, which, in a not-for-profit charity, are rarely funded by grants or contracts. In addition to this, the charity has a commitment to trying to pay its staff appropriate salaries for the work undertaken.

Contracts and grants do not allow or sufficiently for this approach; therefore, additional investment will always be required to cover these costs.

We would like to be able to increase our reserves (within the limits of our stated policy), to weather unexpected eventualities given the challenging landscape within which we operate and to invest in strengthening the organisation's capacity and capabilities to enable us to expand our services and capitalise on new opportunities.

SISTER CIRCLE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Income and Fundraising

This year, we focused our efforts on strengthening the capacity of the charity, enhancing aspects of our programmes and solidifying productive partnerships with other organisations to enhance the support we provide to women. We are grateful to our funders for their continued support and to our new supporters and many volunteers for choosing Sister Circle.

All our funders, regardless of donation size, are critical to our ability to provide holistic support to women are critical times in their life journeys. We thank you for your continued support and commitment to our work.

Some of our funders: ICB NEL and Southwark, Comic Relief, Henry Smith Foundation, City Bridge Foundation, MOPAC, London Community Foundation, Local authorities – Tower Hamlets, and Croydon.

Next Year 2026-2027

We plan to:

- Continue to build capacity through a restructure to maximise skills and expertise held by Sister Circle team for the benefit of the women we support.
- Invest in our technological approach to enhance our ability to learn and grow. Achieve efficiencies and prepare for future fundraising plans.
- Begin the journey to rebuild our community of sisters following a pandemic and recovery. Critical for creating change within and externally to address inequalities and lack of equity in women's health provision.
- Build stronger partnerships with our local neighbouring charities and organisations for the benefit of the women supported.

Statement of Trustees and Directors Responsibilities

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

Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of its incoming resources and application of those resources for the year. In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles set out in the Charities SORP;
- Make judgements and accounting estimates that are reasonable and prudent; and
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are also responsible for safeguarding the assets of the charity and for taking reasonable steps to prevent and detect fraud and other irregularities.

As part of their governance responsibilities, the Trustees ensure that robust safeguarding arrangements are in place. The charity maintains an up-to-date Safeguarding Policy, provides regular safeguarding training for staff and volunteers, and reviews the policy biannually to ensure it reflects best practice and current legislation.

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



.....
J Fowler
Chair

Date: 10/12/2025



.....
S Tomar
Treasurer

Date: 09/12/2025

SISTER CIRCLE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SISTER CIRCLE

I report to the trustees on my examination of the financial statements of Sister Circle (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

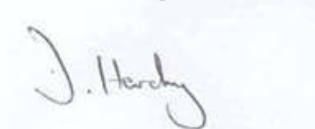
Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 in order to enable a proper understanding of the financial statements to be reached.



Darren Harding ACA FCCA DChA

Richard Place Dobson Services Limited

Ground Floor

1-7 Station Road

Crawley

West Sussex

RH10 1HT

Date: 16/12/2025.....

SISTER CIRCLE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Current financial year		Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes					
Income from:						
Donations and legacies	3	9,657	-	3,000	12,657	41,822
Charitable activities	4	423,970	-	509,409	933,379	735,292
Investments	5	7,387	-	-	7,387	6,798
Total income		<u>441,014</u>	<u>-</u>	<u>512,409</u>	<u>953,423</u>	<u>783,912</u>
Expenditure on:						
Raising funds	6	16,243	-	-	16,243	8,619
Charitable activities	7	401,476	-	442,839	844,315	729,732
Total expenditure		<u>417,719</u>	<u>-</u>	<u>442,839</u>	<u>860,558</u>	<u>738,351</u>
Net income and movement in funds		23,295	-	69,570	92,865	45,561
Reconciliation of funds:						
Fund balances at 1 April 2024		<u>7,665</u>	<u>40,000</u>	<u>317,577</u>	<u>365,242</u>	<u>319,681</u>
Fund balances at 31 March 2025		<u>30,960</u>	<u>40,000</u>	<u>387,147</u>	<u>458,107</u>	<u>365,242</u>

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

SISTER CIRCLE

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Prior financial year		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes				
Income from:					
Donations and legacies	3	1,822	-	40,000	41,822
Charitable activities	4	304,230	-	431,062	735,292
Investments	5	6,798	-	-	6,798
Total income		<u>312,850</u>	<u>-</u>	<u>471,062</u>	<u>783,912</u>
Expenditure on:					
Raising funds	6	8,619	-	-	8,619
Charitable activities	7	389,097	-	340,635	729,732
Total expenditure		<u>397,716</u>	<u>-</u>	<u>340,635</u>	<u>738,351</u>
Net income/(expenditure) and movement in funds		(84,866)	-	130,427	45,561
Reconciliation of funds:					
Fund balances at 1 April 2023		<u>92,531</u>	<u>40,000</u>	<u>187,150</u>	<u>319,681</u>
Fund balances at 31 March 2024		<u>7,665</u>	<u>40,000</u>	<u>317,577</u>	<u>365,242</u>

SISTER CIRCLE

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Intangible assets	13		7,743		-
Tangible assets	14		13,127		1,545
			<u>20,870</u>		<u>1,545</u>
Current assets					
Debtors	15	137,315		72,241	
Cash at bank and in hand		316,233		520,221	
		<u>453,548</u>		<u>592,462</u>	
Creditors: amounts falling due within one year	16	(16,311)		(228,765)	
Net current assets			<u>437,237</u>		<u>363,697</u>
Total assets less current liabilities			<u>458,107</u>		<u>365,242</u>
The funds of the charity					
Restricted income funds	19	387,147		317,577	
Unrestricted funds - general	21	30,960		7,665	
Unrestricted funds - designated	20	40,000		40,000	
		<u>458,107</u>		<u>365,242</u>	

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 March 2025.

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 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 9/12/2025.....



J Fowler
Chair



S Tomar
Treasurer

Company registration number 2897750 (England and Wales)

SISTER CIRCLE

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	25		(186,851)		215,256
Investing activities					
Purchase of intangible assets		(9,485)		-	
Purchase of tangible fixed assets		(15,039)		-	
Investment income received		7,387		6,798	
Net cash (used in)/generated from investing activities			(17,137)		6,798
Net cash generated from financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(203,988)		222,054
Cash and cash equivalents at beginning of year			520,221		298,167
Cash and cash equivalents at end of year			316,233		520,221

SISTER CIRCLE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Sister Circle is a private company limited by guarantee incorporated in England and Wales. The registered office is The Brady Centre, 192-196 Hanbury Street, London, E1 5HU.

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. 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.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

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.

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.

Income from grants are recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance for the provision of specified service is deferred until the criteria for income recognition is met.

SISTER CIRCLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

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

1.6 Intangible fixed assets other than goodwill

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

Intangible assets acquired on business combinations are recognised separately from goodwill at the acquisition date where it is probable that the expected future economic benefits that are attributable to the asset will flow to the entity and the fair value of the asset can be measured reliably; the intangible asset arises from contractual or other legal rights; and the intangible asset is separable from the entity.

Amortisation 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:

Software	25% reducing balance
----------	----------------------

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:

Computers	25% reducing balance
-----------	----------------------

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 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.

SISTER CIRCLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.10 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.

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.

1.11 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.

1.12 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.

SISTER CIRCLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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	9,657	3,000	12,657	1,822	40,000	41,822

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Grants received						
Other income	423,970	509,409	933,379	304,230	431,062	735,292

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Grants received						
NEL ICB (MM)	311,100	-	311,100	108,816	94,499	203,315
Tower Hamlets Public Health Family Hubs	-	268,268	268,268	-	128,900	128,900
Tower Hamlets Mayors Fund	-	36,403	36,403	-	-	-
Henry Smith Charity	-	60,000	60,000	-	60,000	60,000
The Big Lottery (Civil Roots)	-	-	-	89,635	39,000	128,635
NHSE	-	-	-	-	9,910	9,910
Pact/Citizens UK	10,650	-	10,650	48,354	-	48,354
Glasspool Charity Trust	-	-	-	500	4,200	4,700
Comic Relief	-	79,438	79,438	31,750	76,328	108,078
Lloyds Bank Foundation	30,300	-	30,300	25,000	-	25,000
London Community Foundation	-	55,035	55,035	-	18,225	18,225
City of London	25,320	-	25,320	175	-	175
CHK Foundation	-	10,000	10,000	-	-	-
ABC Charitable Trust	25,000	-	25,000	-	-	-
The Blue Thread	21,000	-	21,000	-	-	-
Training	600	265	865	-	-	-
Total charitable activities income	423,970	509,409	933,379	304,230	431,062	735,292

SISTER CIRCLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	7,387	6,798

6 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Support costs	16,243	8,619

7 Expenditure on charitable activities

	Women's health support 2025 £	Women's health support 2024 £
Direct costs		
Staff costs	461,641	409,695
Other staff costs	15,141	7,099
Other direct costs	121,038	89,023
Legal & professional costs	-	2,073
	597,820	507,890
Share of support and governance costs (see note 8)		
Support	179,974	155,065
Governance	66,521	66,777
	844,315	729,732
Analysis by fund		
Unrestricted funds - general	401,476	389,097
Restricted funds	442,839	340,635
	844,315	729,732

SISTER CIRCLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

8 Support costs allocated to activities

	2025 £	2024 £
Staff costs	73,419	62,792
Depreciation	5,199	515
Other support costs	333	9,569
Premesis costs	20,866	16,430
Other office costs	51,149	39,945
IT costs	39,399	19,917
Marketing costs	3,473	12,360
Insurance	2,379	2,156
Governance costs	66,521	66,777
	<u>262,738</u>	<u>230,461</u>

Analysed between:

Fundraising	16,243	8,619
Women's health support	246,495	221,842
	<u>262,738</u>	<u>230,461</u>

	2025 £	2024 £
Governance costs comprise:		
Audit fees	3,300	3,420
Legal and professional	63,221	63,357
	<u>66,521</u>	<u>66,777</u>

9 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	3,300	3,420
Depreciation of owned tangible fixed assets	3,457	515
Amortisation of intangible assets	1,742	-
	<u></u>	<u></u>

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

SISTER CIRCLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Direct charitable activities	20	18
Support	2	2
Total	22	20

Employment costs

	2025 £	2024 £
Wages and salaries	472,173	431,461
Social security costs	35,754	32,630
Other pension costs	27,133	8,396
	535,060	472,487

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	164,213	172,166

12 Taxation

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

SISTER CIRCLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

13 Intangible fixed assets

	Software £
Cost	
At 1 April 2024	-
Additions - separately acquired	9,485
At 31 March 2025	9,485
Amortisation and impairment	
At 1 April 2024	-
Amortisation charged for the year	1,742
At 31 March 2025	1,742
Carrying amount	
At 31 March 2025	7,743
At 31 March 2024	-

14 Tangible fixed assets

	Computers £
Cost	
At 1 April 2024	37,165
Additions	15,039
At 31 March 2025	52,204
Depreciation and impairment	
At 1 April 2024	35,620
Depreciation charged in the year	3,457
At 31 March 2025	39,077
Carrying amount	
At 31 March 2025	13,127
At 31 March 2024	1,545

15 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	84,498	64,845
Prepayments and accrued income	52,817	7,396
	137,315	72,241

SISTER CIRCLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

16 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		10,002	9,078
Deferred income	17	-	208,825
Other creditors		2,109	1,010
Accruals		4,200	9,852
		<u>16,311</u>	<u>228,765</u>

17 Deferred income

	2025 £	2024 £
Other deferred income	-	208,825
	<u>-</u>	<u>208,825</u>

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	-	208,825
	<u>-</u>	<u>208,825</u>
Movements in the year:		
Deferred income at 1 April 2024	208,825	47,000
Released from previous periods	(208,825)	(47,000)
Resources deferred in the year	-	208,825
	<u>-</u>	<u>208,825</u>
Deferred income at 31 March 2025	-	208,825
	<u>-</u>	<u>208,825</u>

18 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	27,133	8,396
	<u>27,133</u>	<u>8,396</u>

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.

SISTER CIRCLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 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.

	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
Tower Hamlets Public Health VAWG (FGM)	38,192	87,500	(46,823)	78,869
Henry Smith Charity	27,387	60,000	(58,001)	29,386
NHS England	9,000	-	-	9,000
London Community Foundation	6,625	55,035	(57,808)	3,852
Tower Hamlets Public Health Family Hubs	33,744	180,768	(125,416)	89,096
CHK Foundation	-	10,000	(10,000)	-
National Council for Voluntary Organisations	-	3,000	(3,000)	-
NEL ICB Family Hubs	19,411	-	(19,411)	-
The Big Give	9,910	-	-	9,910
Glasspool Charity	7,217	-	-	7,217
Comic Relief	110,670	79,438	(66,694)	123,414
NEL ICB (MMH)	55,421	-	(55,421)	-
Tower Hamlets Public Health (MMH)	-	36,403	-	36,403
Training	-	265	(265)	-
	<u>317,577</u>	<u>512,409</u>	<u>(442,839)</u>	<u>387,147</u>

Previous year:	At 1 April 2023	Incoming resources	Resources expended	At 31 March 2024
	£	£	£	£
Tower Hamlets Public Health VAWG (FGM)	28,192	87,500	(77,500)	38,192
Henry Smith Charity	27,387	60,000	(60,000)	27,387
NHS England	-	9,000	-	9,000
AB Charitable Trust	-	15,000	(15,000)	-
Society of the Holy Child Jesus CIO	-	15,000	(15,000)	-
London Community Foundation	-	18,225	(11,600)	6,625
TNL Community Fund (Civil Roots)	-	39,000	(39,000)	-
Tower Hamlets Public Health Family Hubs	-	41,400	(7,656)	33,744
NEL ICB Family Hubs	-	23,815	(4,404)	19,411
The Big Give	-	9,910	-	9,910
Community Chest	-	10,000	(10,000)	-
Glasspool Charity	8,467	4,200	(5,450)	7,217
Comic Relief	88,795	76,328	(54,453)	110,670
NEL ICB (MMH)	34,309	61,684	(40,572)	55,421
	<u>187,150</u>	<u>471,062</u>	<u>(340,635)</u>	<u>317,577</u>

SISTER CIRCLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

20 Unrestricted funds - designated

These are unrestricted funds which are material to the charity's activities.

	At 1 April 2024	At 31 March 2025
	£	£
Closure Contingency Fund	40,000	40,000
	<u> </u>	<u> </u>
Previous year:	At 1 April 2023	At 31 March 2024
	£	£
Closure Contingency Fund	40,000	40,000
	<u> </u>	<u> </u>

The trustees have agreed that it would be prudent to set up a designated fund to finance any future liabilities that would be incurred on the closure of the organisation. In this financial year, the initial £40,000 transferred is considered sufficient for this purpose.

21 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 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
General funds	7,665	441,014	(417,719)	30,960
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Previous year:	At 1 April 2023	Incoming resources	Resources expended	At 31 March 2024
	£	£	£	£
General funds	92,531	312,850	(397,716)	7,665
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

SISTER CIRCLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

22 Analysis of net assets between funds

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:				
Intangible fixed assets	7,743	-	-	7,743
Tangible assets	13,127	-	-	13,127
Current assets/(liabilities)	10,090	40,000	387,147	437,237
	<u>30,960</u>	<u>40,000</u>	<u>387,147</u>	<u>458,107</u>
	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:				
Tangible assets	1,545	-	-	1,545
Current assets/(liabilities)	6,120	40,000	317,577	363,697
	<u>7,665</u>	<u>40,000</u>	<u>317,577</u>	<u>365,242</u>

23 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	10,023	10,023
Between two and five years	4,176	14,199
	<u>14,199</u>	<u>24,222</u>

24 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

SISTER CIRCLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

25	Cash (absorbed by)/generated from operations	2025	2024
		£	£
	Surplus for the year	92,865	45,561
	Adjustments for:		
	Investment income recognised in statement of financial activities	(7,387)	(6,798)
	Amortisation and impairment of intangible assets	1,742	-
	Depreciation and impairment of tangible fixed assets	3,457	515
	Movements in working capital:		
	(Increase)/decrease in debtors	(65,074)	12,767
	(Decrease)/increase in creditors	(3,629)	1,386
	(Decrease)/increase in deferred income	(208,825)	161,825
	Cash (absorbed by)/generated from operations	(186,851)	215,256

26	Analysis of changes in net funds
	The charity had no material debt during the year.

Sister Circle

England & Wales - Charity number 1033764

Accounts



SISTER CIRCLE LTD. ANNUAL REPORT

Board of Trustees, Annual Financial
Statement, year ending 31st March 2024

**REGISTERED OFFICE:
THE BRADY CENTRE
192-196 HANBURY STREET LONDON E1 5HU**

**CHARITY REGISTRATION NO. 1033764
COMPANY REGISTRATION NO. 2897750**

SISTER CIRCLE LTD.

Trustees' reports for the year ended 31st March 2024

THE DIRECTORS, WHO ARE ALSO TRUSTEES, PRESENT THEIR REPORT AND AUDITED ACCOUNTS FOR THE FINANCIAL YEAR ENDED 31st MARCH 2024.

DIRECTORS/TRUSTEES:

JOANNA FOWLER (CHAIR) 01.09.2023

DONG CHEN (TREASURER)

CAMILLA HAMPTON

KATHERINE BRINTWORTH

WENDY OLAYIWOLA

SAKSHI TOMER

SUPRIYA DAVDA

KAMALJIT KAUR

RESIGNED:

ANNIE KARLIN (CHAIR) 01.09.23

AYAAN GULAI 01.03.2024

ALISHA ESMAIL 01.09.2023

CHARLENE CHANDRASEKARAN 01.12.2023

CHIEF EXECUTIVE: KAREN WINT

INDEPENDENT EXAMINER:

GOLDWINS

CHARTERED ACCOUNTANTS

75 MAYGROVE ROAD LONDON NW6 2EG

BANKERS:

CAF BANK

25 KINGS HILL WEST MALLING KENT ME19 4JQ

REGISTERED OFFICE:

THE BRADY CENTRE

192-196 HANBURY STREET

LONDON E1 5HU

CHARITY REGISTRATION NO. 1033764

COMPANY REGISTRATION NO. 2897750

SISTER CIRCLE LTD.

Trustees' reports for the year ended 31st March 2024

The Board of Trustees, who are also Directors for the purposes of company law, are pleased to be presenting their annual report and financial statements for the year ending 31st March 2024.

Structure, Governance, Management and Governing Document

SISTER CIRCLE is a registered charity and company limited by guarantee, incorporated on the 14th February 1999, with a Memorandum of Association which established the objects and powers of the charitable company; and is governed under its Articles of Association. In the event, of the company being wound up, members are required to contribute an amount not exceeding one pound.

The charity was formerly known as Women's Health and Family Services and rebranded in 2023. There were no changes to the Governing documentation for the charity at the date of issue of this Annual Report.

Recruitment and responsibilities of Trustees

The company is governed by a Board of Directors who are also known as Trustees for the purposes of charity law and under the company's Articles of Association are known members of Management Committee. Board of Trustee meetings need at least three Trustees' for a quorum.

Recruitment is by advertisement through national websites, and by networking and targeting specific groups to attract a diverse Trustees' membership with expertise and experiences relevant to the advancement of the charity's mission. The Trustees have the power to co-opt members to fill specialist roles.

The Trustees are responsible for setting the strategic direction of the organisation, policy development, senior staff recruitment and financial management. There are currently nine Trustees from a variety of professional backgrounds to support the delivery and success of the charity.

Risk Management

A risk register is reviewed at each Board meeting which includes strategies to manage risk, this includes financial reporting. The Board receives written reports as well as presentations made by the Chief Executive and staff to ensure transparency and good governance.

Statement on Public Benefit

The Trustees confirm that they have complied with the Charity Commission's general guidance on public benefit and that the purpose and aims of SISTER CIRCLE are for the greater good. All our charitable activities focus on empowering women with knowledge and confidence to develop social connections, access the health services they need to improve the health and wellbeing for themselves and their family and prevent future harmful practices.

The Charity's Vision

Every woman has access to the healthcare services she needs to have good mental, physical and social wellbeing to thrive.

Our Objectives

SISTER CIRCLE is a multi-cultural community health charity with a long history of working closely with the disadvantaged ethnic minority women and their families in East London, to improve their health and wellbeing in a meaningful and sustainable way, by giving them the support and confidence they need to do it for themselves.

One of the key ways we do this, is to train local volunteers to support women through pregnancy or when they have experienced female genital cutting. We believe, a relationship between one woman and another who finds herself living with multiple complexities, can be transforming for both women. It can lead to each empowering themselves to create change and in turn, building local community capacity.

The charity's objectives are:

- a) To advance education, knowledge and empowerment amongst women residents in Tower Hamlets and other East London boroughs, across all communities, before, during and after pregnancy and survivors of Female Genital Cutting (FGC).
- b) To preserve and protect the health of the inhabitants of the London Borough of Tower Hamlets and elsewhere.
- c) To promote equality and diversity by challenging discrimination and encouraging services to meet the diverse needs of the local communities; the sharing of experiences in order to bring about equality in health and wellbeing, and good relationships across local communities. which often includes employment and further education in healthcare.



Tailored 1:2:1 antenatal, labour, birth and postnatal support (6-12 weeks). Delivered by trained local volunteers with shared experiences, cultural and social knowledge. Our programme is integrated within maternity service, working closely with maternity teams across Bart's Health NHS Trust, acting as a bridge between pregnant women and maternity services. Our Maternity Mates are there for pregnant women who find themselves struggling due to difficult circumstances. We listen, and we support them with whatever they need.



Tailored 1:2:1 health advocacy support (two languages) integrated within Sylvia Pankhurst Clinic, Mile End Hospital, for over eight years. Survivors of female genital cutting who are pregnant and non-pregnant receive tailored support.

A Women's Conversation Cafe (sexual and reproductive health) provides six week educational sessions with health specialists. A secure and safe space for women to share their experiences.

Supporting women to access gynecological services: Cervical screening, menopause clinic, psychosexual counselling services.



Trauma Counselling for women who have experienced gender based violence and other forms of trauma with counsellors. This is delivered in four languages, ensuring as many women as possible, in need of counselling can access this support.

Peer support for women who have experienced birth trauma and pregnancy loss, led by volunteers and staff with shared experiences. Working in partnership with OCEAN service at East London Foundation Trust.

Wellbeing of Employees and Volunteers

The Board of Trustees take the wellbeing of the charity's employees and volunteers seriously and have continued to invest in the provision of a dedicated spaces with specialists for both employees and volunteers.

Our trauma counsellors (Healing Conversations programme) are available for one-to-one support. Secondary trauma is a reality when supporting others with complex lives as our employees and volunteers do.

We trialed (paid) wellbeing time off for each employee and together with the employees designed a permanent offer to meet their needs.

We would like to take this opportunity to THANK:

- our volunteers for their passion, commitment and dedication. We could simply could not reach and support the women who need extra support at critical times in their lives, without our volunteers.
- our staff who have worked tirelessly to deliver our programmes and meet the needs of the women we support.
- the women who dedicate their time to shaping and delivering outstanding training for our volunteers.

SISTER CIRCLE LTD.

Trustees' reports for the year ended 31st March 2024

OVERALL FINANCIAL REVIEW

Funding for overheads continues to be challenging, combined with cost of living and increases in rent of our office space, the pressure is real for a small charity like ours.

Our actual income during the year was £783,912 (2023: £616,936) and the actual expenditure was £738,351 (2023: £656,038).

The total funds available to the charity is £365,242 of which £317,577 are restricted, £40,000 are designated and £7,665 are unrestricted reserves. The reserves are needed to meet the working revenue requirements of the charity. The current level of reserves is £47,665.

The Board of Trustees made a conscious decision to investment unrestricted reserves into team salary increases, skills development and wellbeing, meet the increases in office rental rates and an IT upgrade to ensure security and needs of the charity.

Reserves policy

The Trustees have examined the charity's requirements for reserves considering the main risks to the organisation resulting from shortfall in funding and time expired project, that are not refunded. They have established a policy whereby any surplus and unrestricted funds held should be between 3 and 6 months operating costs. Sufficient reserves are needed to ensure that projects are not hampered by delays in receiving grant income and to fund any revenue shortfall.

There is also the need to bear the cost of cover for the likes of maternity leave, investment within our team to develop skills and wellbeing, increase in office rental rates and IT upgrade, which, in a not-for-profit charity, are never funded by grants or contracts. In addition to this, the charity has a commitment to trying to pay its staff appropriate salaries for the work undertaken. Commissioning contracts do not allow for this approach; therefore, alternative financing approaches will be required in the coming years.

We would like to be able to increase our reserves, to weather the unexpected eventualities; and investment in strengthening the organisation's capacity and capabilities, for expansion to reach more women with our support programmes.

Income and fundraising

This year, we focused our efforts on strengthening the capacity of the charity, enhancing aspects of our programmes and solidify productive partnerships with other organisations to enhance the support we provide to women.

We are grateful to our funders for their continued support and to our new supporters for choosing Sister Circle.

Statement of Trustees and Directors Responsibilities

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

Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for the year. In preparing those 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 accounting estimates that are reasonable and prudent.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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. The charity has a safeguarding policy and conduct safeguarding training. The trustees review the policy on a biannual basis.

Approved by the board of trustees on 12/12/2024 and signed on their behalf by:

A handwritten signature in blue ink that reads "J Fowler".

Joanna Fowler (Chair/Trustee)

A handwritten signature in black ink that reads "Dong Chen" followed by a stylized flourish.

Dong Chen (Treasurer/Trustee)

SISTER CIRCLE LTD.

(Previously known as Women's Health and Family Services)

Independent examiner's report for the year ended 31st March 2024

I report on the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (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's 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 examiner's statement

Since the Company's gross income exceeded £250,000, I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 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
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 in order to enable a proper understanding of the accounts to be reached.

Anthony Epton

16/12/2024

Anthony Epton BA FCA CTA FCIE
Goldwins
Chartered accountants
75 Maygrove Road
West Hampstead
London NW6 2EG

SISTER CIRCLE LTD.**Statement of financial activities**

(incorporating an income and expenditure account)

For the year ended 31 March 2024

		Unrestricted £	Restricted £	2024 Total £	2023 Total £
	Note				
Income from:					
Donations	3	1,822	40,000	41,822	30,332
Charitable activities:					
Grants received	4	304,230	431,062	735,292	584,472
Investment income	5	6,798	-	6,798	2,132
Other income		-	-	-	-
Total income		312,850	471,062	783,912	616,936
Expenditure on:					
Raising funds	6	8,619	-	8,619	6,144
Charitable activities:	6	389,097	340,635	729,732	649,894
Total expenditure		397,716	340,635	738,351	656,038
Net income / (expenditure) for the year		(84,866)	130,427	45,561	(39,102)
Net gains / (losses) on investments		-	-	-	-
Net income / (expenditure) for the year	8	(84,866)	130,427	45,561	(39,102)
Transfers between funds		-	-	-	-
Net movement in funds		(84,866)	130,427	45,561	(39,102)
Reconciliation of funds:					
Total funds brought forward		132,531	187,150	319,681	358,783
Total funds carried forward		47,665	317,577	365,242	319,681

There were no other recognised gains or losses other than those stated above.

The attached notes form part of these financial statements.

SISTER CIRCLE LTD.**Balance sheet****As at 31 March 2024**

	Note	2024 £	2024 £	2023 £	2023 £
Fixed assets:					
Tangible assets	10		1,545		2,060
Current assets:					
Debtors	11	72,241		85,008	
Cash at bank and in hand		520,221		298,167	
		<u>592,462</u>		<u>383,175</u>	
Liabilities:					
Creditors: amounts falling due within one year	12	<u>(228,765)</u>		<u>(65,554)</u>	
Net current assets / (liabilities)			<u>363,697</u>		<u>317,621</u>
Total net assets / (liabilities)			<u>365,242</u>		<u>319,681</u>
Funds	14				
Restricted funds			317,577		187,150
Unrestricted funds:					
Designated funds		40,000		40,000	
General funds		<u>7,665</u>		<u>92,531</u>	
Total unrestricted funds			<u>47,665</u>		<u>132,531</u>
Total funds			<u>365,242</u>		<u>319,681</u>

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 and members have not required the charitable company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2024 and of its net incoming/(outgoing) resources for the year in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and 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).

Approved by the board of trustees on **12. 12. 2024**
and signed on their behalf by:


Joanna Fowler**Chair**

Dong Chen**Trustee****Company registration no. 02897750**

SISTER CIRCLE LTD.
Statement of cash flows
For the year ended 31 March 2024

	Note	2024 £	2024 £	2023 £	2023 £
Cash flows from operating activities:					
Net cash provided by / (used in) operating activities	a		222,054		(13,098)
Cash flows from investing activities:					
(Purchase) of fixed assets		-		-	
Cash provided by / (used in) investing activities			-		-
Change in cash and cash equivalents in the year			222,054		(13,098)
Cash and cash equivalents at the beginning of the year			298,167		311,265
Cash and cash equivalents at the end of the year	b		520,221		298,167

a) Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2024 £	2023 £
Net (expenditure) for the reporting period (as per the statement of financial activities)	45,561	(39,102)
Depreciation	515	687
(Increase)/ decrease in debtors	12,767	(31,508)
Increase/ (decrease) in creditors	163,211	56,825
Net cash provided by/ (used in) operating activities	222,054	(13,098)

b) Analysis of cash and cash equivalents

	At 1 April 2023 £	Cash flows £	Other changes £	At 31 March 2024 £
Cash at bank and in hand	298,167	222,054	-	520,221
Total cash and cash equivalents	298,167	222,054	-	520,221

SISTER CIRCLE LTD.

Notes to the financial statements

For the year ended 31 March 2024

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) and the Companies Act 2006.

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance for the provision of specified service is deferred until the criteria for income recognition are met.

Interest receivable

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

Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

Expenditure and irrecoverable VAT

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. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise of trading costs and the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.
- Expenditure on charitable activities includes the costs of delivering services, exhibitions and other educational activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

SISTER CIRCLE LTD.

Notes to the financial statements

For the year ended 31 March 2024

1 Accounting policies (continued)

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity's artistic programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 6.

Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rate in use is as follows:

Office equipment	25% reducing balance
------------------	----------------------

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 at bank and in hand

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

Creditors and provisions

Creditors and provisions are recognised 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.

SISTER CIRCLE LTD.**Notes to the financial statements****For the year ended 31 March 2024****2 Detailed comparatives for the statement of financial activities**

	2023 Unrestricted £	2023 Restricted £	2023 Total £
Income from:			
Donations	6,940	23,392	30,332
Charitable activities:			
Grants received	10,630	573,842	584,472
Other trading activities			-
Investments	2,132	-	2,132
Total income	19,702	597,234	616,936
Expenditure on:			
Raising funds	6,144	-	6,144
Charitable activities:	53,274	596,620	649,894
Total expenditure	59,418	596,620	656,038
Net income / expenditure before gains / (losses) on investments	(39,716)	614	- 39,102
Transfers between funds	92,365	- 92,365	-
Net movement in funds	52,649	- 91,751	- 39,102
Total funds brought forward	79,882	278,901	358,783
Total funds carried forward	132,531	187,150	319,681

SISTER CIRCLE LTD.**Notes to the financial statements****For the year ended 31 March 2024****3 Income from donations:**

	Unrestricted £	Restricted £	2024 Total £	2023 Total £
Donations	1,822	-	1,822	30,332
AB Charitable Trust	-	15,000	15,000	-
Society of the Holy Child Jesus CIO	-	15,000	15,000	-
Community Chest	-	10,000	10,000	-
	<u>1,822</u>	<u>40,000</u>	<u>41,822</u>	<u>30,332</u>

4 Income from charitable activities

	Unrestricted £	Restricted £	2024 Total £	2023 Total £
Grants received:				
NEL ICB	68,604	-	68,604	80,317
Tower Hamlets Public Health	-	87,500	87,500	133,860
Henry Smith Charity	-	60,000	60,000	80,000
NEL ICB	40,212	9,000	49,212	52,329
The Big Lottery (Civil Roots)	89,635	39,000	128,635	96,317
Family Hubs	-	41,400	41,400	-
NHSE	-	9,910	9,910	-
PACT/Citizens UK	48,354	-	48,354	-
Glasspool Charity Trust	500	4,200	4,700	11,305
Comic Relief	31,750	76,328	108,078	96,660
NEL ICB (MMH)	-	61,684	61,684	33,684
NEL ICB (Family Hubs)	-	23,815	23,815	-
Lloyds Bank Foundation	25,000	-	25,000	-
London Community Foundation	-	18,225	18,225	-
City of London	175	-	175	-
Total income from charitable activities	<u>304,230</u>	<u>431,062</u>	<u>735,292</u>	<u>584,472</u>

5 Income from investments

	Unrestricted £	Restricted £	2024 Total £	2023 Total £
Bank interest	6,798	-	6,798	2,132
	<u>6,798</u>	<u>-</u>	<u>6,798</u>	<u>2,132</u>

SISTER CIRCLE LTD.

Notes to the financial statements

For the year ended 31 March 2024

6 Analysis of expenditure

Current year	Basis of allocation	Cost of raising funds £	Charitable activities £	Support costs £	2024 Total £	2023 Total £
Staff costs	Staff time	-	416,794	62,792	479,586	387,317
Other Direct costs	Direct	-	89,023	9,569	98,592	129,104
Premises costs		-	-	16,430	16,430	15,449
Other office costs		-	-	39,945	39,945	24,413
Legal & professional costs		-	2,073	63,357	65,430	55,600
IT costs		-	-	19,917	19,917	26,732
Marketing costs		-	-	12,360	12,360	12,434
Depreciation		-	-	515	515	687
Independent examiner's fee		-	-	3,420	3,420	2,720
Insurance		-	-	2,156	2,156	1,583
		-	507,890	230,461	738,351	656,038
Support costs allocation		8,619	221,842	(230,461)	-	-
Total expenditure 2024		8,619	729,732	-	738,351	656,038

Of the total expenditure, £397,716 was unrestricted (2023: £59,418) and £340,635 was restricted (2023: £596,620).

Analysis of expenditure

Prior year	Basis of allocation	Cost of raising funds £	Charitable activities £	Support costs £	2023 Total £
Staff costs	Staff time	-	345,282	42,035	387,317
Other Direct costs	Direct	-	112,613	16,491	129,104
Premises costs		-	-	15,449	15,449
Other office costs		-	-	24,413	24,413
Legal & professional costs		-	90	55,510	55,600
IT costs		-	-	26,732	26,732
Marketing costs		-	-	12,434	12,434
Depreciation		-	-	687	687
Independent examiner's fee		-	-	2,720	2,720
Insurance		-	-	1,583	1,583
		-	457,985	198,053	656,038
Support costs		6,144	191,909	(198,053)	-
Total expenditure 2023		6,144	649,894	-	656,038

SISTER CIRCLE LTD.
Notes to the financial statements
For the year ended 31 March 2024

7 Net income / (expenditure) for the year

This is stated after charging / (crediting):	2024	2023
	£	£
Depreciation	515	687
Independent examiner's fee	3,420	2,720

8 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:	2024	2023
	£	£
Salaries and wages	431,461	343,424
Social security costs	32,630	24,672
Pension	8,396	4,618
Other staff costs	7,099	14,603
	479,586	387,317

There were no employees who received annual emoluments of £60,000 or more (2023: none).

The total employee benefits including pension contributions of the key management personnel were £172,166 (2023: £91,469). This increase was due to a newly formed Senior Management Team in the year.

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2023: £nil) neither were they reimbursed expenses during the year (2023: £nil). No charity trustee received payment for professional or other services supplied to the charity (2023: £nil).

Staff numbers

The average number of employees (head count based on number of staff employed) during the year was as

	2024	2023
	No.	No.
Direct charitable activities	18	16
Support	2	2
	20	18

9 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

SISTER CIRCLE LTD.
Notes to the financial statements
For the year ended 31 March 2024

10 Tangible fixed assets

	Office equipment £	Total £
Cost		
At the start of the year	37,165	37,165
Additions in year	-	-
At the end of the year	37,165	37,165
Depreciation		
At the start of the year	35,105	35,105
Charge for the year	515	515
At the end of the year	35,620	35,620
Net book value		
At the end of the year	1,545	1,545
At the start of the year	2,060	2,060

All of the above assets are used for charitable purposes.

11 Debtors

	2024 £	2023 £
Grants and other income receivable	64,845	76,096
Prepayments	7,396	3,739
Accrued income	-	5,173
	72,241	85,008

12 Creditors: amounts falling due within one year

	2024 £	2023 £
Taxation and social security	9,078	6,759
Accrued expenses	9,852	9,408
Deferred income - Grants received in advance	208,825	47,000
Other creditors	1,010	2,387
	228,765	65,554

Deferred income

	2024 £	2023 £
Balance at the beginning of the year	47,000	-
Amount released to income in the year	(47,000)	-
Amount deferred in the year	208,825	47,000
Balance at the end of the year	208,825	47,000

SISTER CIRCLE LTD.
Notes to the financial statements
For the year ended 31 March 2024

13 Analysis of net assets between funds

Current year	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	1,545	-	-	1,545
Net current assets	6,120	40,000	317,577	363,697
Net assets at the end of the year	7,665	40,000	317,577	365,242

Analysis of net assets between funds

Prior year	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	2,060	-	-	2,060
Net current assets	90,471	40,000	187,150	317,621
Net assets at the end of the year	92,531	40,000	187,150	319,681

SISTER CIRCLE LTD.
Notes to the financial statements
For the year ended 31 March 2024

14 Movements in

**funds Current
year**

	At the start of the year £	Income £	Expenditure £	Transfers £	At the end of the year £
Unrestricted funds:					
General funds	92,531	281,850	397,716	-	(23,335)
Lloyds Foundation	-	25,000	-	-	25,000
Blue Thread	-	6,000	-	-	6,000
Designated funds	40,000	-	-	-	40,000
Total unrestricted funds	132,531	312,850	397,716	-	47,665
Restricted funds:					
Tower Hamlets Public Health VAWG (FGM)	28,192	87,500	77,500	-	38,192
Henry Smith Charity	27,387	60,000	60,000	-	27,387
NHS England	-	9,000	-	-	9,000
AB Charitable Trust	-	15,000	15,000	-	-
Society of the Holy Child Jesus CIO	-	15,000	15,000	-	-
London Community Foundation	-	18,225	11,600	-	6,625
TNL Community Fund (Civil Roots)	-	39,000	39,000	-	-
Tower Hamlets Public Health Family Hubs	-	19,800	3,662	-	16,138
Tower Hamlets Public Health Family Hubs	-	11,800	2,182	-	9,618
Tower Hamlets Public Health Family Hubs	-	9,800	1,812	-	7,988
NEL ICB Family Hubs	-	23,815	4,404	-	19,411
The Big Give	-	9,910	-	-	9,910
Community Chest	-	10,000	10,000	-	-
Glasspool Charity	8,467	4,200	5,450	-	7,217
Comic Relief	88,795	76,328	54,453	-	110,670
NEL ICB (MMH)	34,309	61,684	40,572	-	55,421
Total restricted funds	187,150	471,062	340,635	-	317,577
Total funds	319,681	783,912	738,351	-	365,242

Purposes of restricted funds

The income of the charity includes grants received for specific restricted projects. The trustees' report includes a brief description of the activities of each project.

The financial movements on the restricted funds are summarised above. On completion of a project, any small funding surplus or deficit is cleared by a transfer to or from unrestricted funds.

Purposes of designated funds

During the previous years, the trustees agreed that it would be prudent to set up a designated fund to finance any future liabilities that would be incurred on the closure of the organisation. In this financial year, the initial £40,000 transferred is considered sufficient for this purpose.

SISTER CIRCLE LTD.
Notes to the financial statements
For the year ended 31 March 2024

Movements in funds (continued)

Prior year	At the start of the year £	Income £	Expenditur e £	Transfers £	At the end of the year £
Unrestricted funds:					
General funds	39,882	19,702	59,418	92,365	92,531
Designated funds	40,000	-	-	-	40,000
Total unrestricted funds	<u>79,882</u>	<u>19,702</u>	<u>59,418</u>	<u>92,365</u>	<u>132,531</u>

Movements in funds (continued)

Prior year	At the start of the year £	Income £	Expenditur e £	Transfers £	At the end of the year £
Restricted funds:					
NEL ICB Maternity Mates	107,760	234,463	249,858	(92,365)	-
Tower Hamlets Public Health/VAWG (MOP)	27,302	135,752	134,862	-	28,192
Henry Smith Charity	7,136	80,000	59,749	-	27,387
Lloyds Foundation	8,526	-	8,526	-	-
Tampox Tax	5,520	-	5,520	-	-
Health Research	8,176	-	8,176	-	-
Glasspool Charity	-	16,175	7,708	-	8,467
City of London - Wave 3	5,058	-	5,058	-	-
Comic Relief	75,735	96,660	83,600	-	88,795
MM Hub	<u>33,688</u>	<u>34,184</u>	<u>33,563</u>	<u>-</u>	<u>34,309</u>
Total restricted funds	<u>278,901</u>	<u>597,234</u>	<u>596,620</u>	<u>(92,365)</u>	<u>187,150</u>
Total funds	<u>358,783</u>	<u>616,936</u>	<u>656,038</u>	<u>-</u>	<u>319,681</u>

15 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the charity being wound up.

16 Related party transactions

There are no related party transactions to disclose for 2024 (2023: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

Sister Circle

England & Wales - Charity number 1033764

Accounts

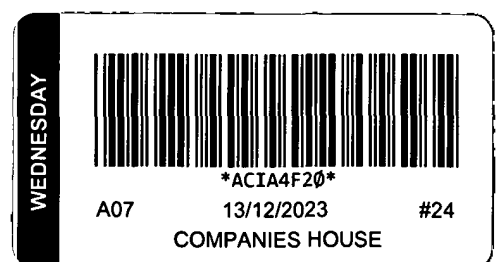


SISTER CIRCLE LTD. ANNUAL REPORT

Board of Trustees, Annual Financial
Statement, year ending March 31st 2023

**REGISTERED OFFICE:
THE BRADY CENTRE
192-196 HANBURY STREET LONDON E1 5HU**

**CHARITY REGISTRATION NO. 1033764
COMPANY REGISTRATION NO. 2897750**



SISTER CIRCLE LTD.

Trustees' reports for the year ended 31st March 2023

THE DIRECTORS, WHO ARE ALSO TRUSTEES, PRESENT THEIR REPORT AND AUDITED ACCOUNTS FOR THE FINANCIAL YEAR ENDED 31ST MARCH 2023.

DIRECTORS/TRUSTEES:

ANNIE KARLIN (CHAIR)
DONG CHEN (TREASURER)
AYAAN GULAI
ALISHA ESMAIL
CAMILLA HAMPTON
CHARLENE CHANDRASEKARAN
JOANNA FOWLER
KATHERINE BRINTWORTH
WENDY OLAYIWOLA

CHIEF EXECUTIVE: KAREN WINT

INDEPENDENT EXAMINER:

GOLDWINS
CHARTERED ACCOUNTANTS
75 MAYGROVE ROAD LONDON NW6 2EG

BANKERS:

CAF BANK
25 KINGS HILL WEST MALLING KENT ME19 4JQ

REGISTERED OFFICE:
THE BRADY CENTRE
192-196 HANBURY STREET
LONDON E1 5HU

CHARITY REGISTRATION NO. 1033764
COMPANY REGISTRATION NO. 2897750

SISTER CIRCLE LTD.

Trustees' reports for the year ended 31st March 2023

The Board of Trustees, who are also Directors for the purposes of company law, are pleased to be presenting their annual report and financial statements for the year ending March 31st 2023.

Structure, Governance, Management and Governing Document

SISTER CIRCLE is a registered charity and company limited by guarantee, incorporated on the 14th February 1999, with a Memorandum of Association which established the objects and powers of the charitable company; and is governed under its Articles of Association. In the event, of the company being wound up, members are required to contribute an amount not exceeding one pound.

The charity was formerly known as Women's Health and Family Services and rebranded in 2023. There were no changes to the Governing documentation for the charity at the date of issue of this Annual Report.

Recruitment and responsibilities of Trustees

The company is governed by a Board of Directors who are also known as Trustees for the purposes of charity law and under the company's Articles of Association are known members of Management Committee. Board of Trustee meetings need at least three Trustees' for a quorum.

Recruitment is by advertisement through national websites, and by networking and targeting specific groups to attract a diverse Trustees' membership with expertise and experiences relevant to the advancement of the charity's mission. The Trustees have the power to co-opt members to fill specialist roles.

The Trustees are responsible for setting the strategic direction of the organisation, policy development, senior staff recruitment and financial management. There are currently nine Trustees from a variety of professional backgrounds to support the delivery and success of the charity.

Risk Management

A risk register is reviewed at each Board meeting which includes strategies to manage risk, this includes financial reporting. The Board receives written reports as well as presentations made by the Chief Executive and staff to ensure transparency and good governance.

Statement on Public Benefit

The Trustees confirm that they have complied with the Charity Commission's general guidance on public benefit and that the purpose and aims of SISTER CIRCLE are for the greater good. All our charitable activities focus on empowering women with knowledge and confidence to develop social connections, access the health services they need to improve the health and wellbeing for themselves and their family and prevent future harmful practices.

SISTER CIRCLE LTD.

Trustees' reports for the year ended 31st March 2023

The Charity's Vision

Every woman has access to the healthcare services she needs to have good mental, physical and social wellbeing to thrive.

Our Objectives

SISTER CIRCLE is a multi-cultural community health charity with a long history of working closely with the disadvantaged ethnic minority women and their families in East London, to improve their health and wellbeing in a meaningful and sustainable way, by giving them the support and confidence they need to do it for themselves.

One of the key ways we do this, is to train local volunteers to support women through pregnancy or when they have experienced female genital cutting. We believe, a relationship between one woman and another who finds herself living with multiple complexities, can be transforming for both women. It can lead to each empowering themselves to create change and in turn, building local community capacity.

The charity's objectives are:

- a) To advance education, knowledge and empowerment amongst women residents in Tower Hamlets and other East London boroughs, across all communities, before, during and after pregnancy and survivors of Female Genital Cutting (FGC).
- b) To preserve and protect the health of the inhabitants of the London Borough of Tower Hamlets and elsewhere.
- c) To promote equality and diversity by challenging discrimination and encouraging services to meet the diverse needs of the local communities; the sharing of experiences in order to bring about equality in health and wellbeing, and good relationships across local communities. which often includes employment and further education in healthcare.



Tailored 1:2:1 antenatal, labour, birth and posnatal support (6-12 weeks). Delivered by trained local volunteers with shared experiences, cultural and social knowledge. Our programme is integrated within maternity service, working closely with maternity teams across Bart's Health NHS Trust, acting as a bridge between pregnant women and maternity services. Our Maternity Mates are there for pregnant women who find themselves struggling due to difficult circumstances. We listen, and we support them with whatever they need .



Tailored 1:2:1 health advocacy support (two languages) integrated within Sylvia Pankhurst Clinic, Mile End Hospital, for over eight years. Survivors of female genital cutting who are pregnant and non-pregnant receive tailored support .

A Women's Conversation Cafe (sexual and reproductive health) provides six week educational sessions with health specilaists. A secure and safe space for women to share their experiences.

Supporting women to access gyneacological services: Cervical screening, menopause clinic, psychosexual counselling services.



Healing
Conversations

Trauma Counselling for women who have experienced gender absed violence and other forms fo trauam with counsellors. This is delivered in four languages, ensuring as many women as possible, in need of counselling can access this support.

Peer support for women who have experienced birth trauma and pregnancy loss, led by volunteers and staff with shared experiences. Working in partnership with OCEAN service aat East London Foundation Trust.

Wellbeing of Employees and Volunteers

The Board of Trustees take the wellbeing of the charity's employees and volunteers seriously and have continued to invest in the provision of a dedicated spaces with specialists for both employees and volunteers.

Our trauma counsellors (Healing Conversations programme) are available for one-to-one support. Secondary trauma is a reality when supporting others with complex lives as our employees and volunteers do.

We trialed (paid) wellbeing time off for each employee and together with the employees designed a permanent offer to meet their needs.

We would like to take this opportunity to THANK:

- our volunteers for their passion, commitment and dedication. We could simply could not reach and support the women who need extra support at critical times in their lives, without our volunteers.
- our staff who have worked tirelessly to deliver our programmes and meet the needs of the women we support.
- the women who dedicate their time to shaping and delivering outstanding training for our volunteers.

SISTER CIRCLE LTD.

Trustees' reports for the year ended 31th March 2023

OVERALL FINANCIAL REVIEW

Funding for overheads continues to be challenging, combined with cost of living and increases in rent of our office space, the pressure is real for a small charity like ours.

Our actual income during the year was £616,936 (2022: £521,969) and the actual expenditure was £656,038 (2022: £493,242).

The total funds available to the charity is £319,681 of which £187,150 are restricted, £40,000 are designated and £92,531 are unrestricted reserves. The reserves are needed to meet the working revenue requirements of the charity. The current level of reserves is £132,531.

Reserves policy

The Trustees have examined the charity's requirements for reserves considering the main risks to the organisation resulting from shortfall in funding and time expired project, that are not refunded. They have established a policy whereby any surplus and unrestricted funds held should be between 3 and 6 months operating costs. Sufficient reserves are needed to ensure that projects are not hampered by delays in receiving grant income and to fund any revenue shortfall.

There is also the need to bear the cost of cover for the likes of maternity leave and redundancies which, in a not-for-profit charity, are never funded by grants or contracts. In addition to this, the charity has a commitment to trying to pay its staff appropriate salaries for the work undertaken. Commissioning contracts do not allow for this approach; therefore alternative financing approaches will be required in the coming years.

We would like to be in a position to increase our reserves, to weather the unexpected eventualities; and investment in strengthening the organisation's capacity and capabilities, for expansion to reach more women with our support programmes.

Income and fundraising

This year, we focussed our efforts on strengthening the capacity of the charity, enhancing aspects of our programmes and solidify productive partnerships with other organisations to enhance the support we provide to women.

We are grateful to our funders for their continued support and to our new supporters for choosing Sister Circle.

SISTER CIRCLE LTD.

Trustees' reports for the year ended 31th March 2023

Statement of Trustees and Directors Responsibilities

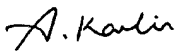
The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for the year. In preparing those financial statements the Trustees are required to:

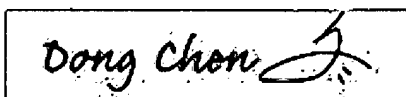
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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. The charity has a safeguarding policy and conduct safeguarding training. The trustees review the policy on an biannual basis.

Approved by the board of trustees on 29/11/2023 and signed on their behalf by:



Annie Karlin (Chair)



Dong Chen (Treasurer/Trustee)

SISTER CIRCLE LTD.

(Previously known as Women's Health and Family Services)

Independent examiner's report

For the year ended 31st March 2023

I report on the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (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's 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 examiner's statement

Since the Company's gross income exceeded £250,000, I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 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
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 in order to enable a proper understanding of the accounts to be reached.

Anthony Epton

29/11/2023

Anthony Epton BA FCA CTA FCIE
Goldwins
Chartered accountants
75 Maygrove Road
West Hampstead
London NW6 2EG

SISTER CIRCLE LTD.**Statement of financial activities**

(incorporating an income and expenditure account)

For the year ended 31 March 2023

	Note	Unrestricted £	Restricted £	2023 Total £	2022 Total £
Income from:					
Donations	3	6,940	23,392	30,332	4,460
Charitable activities:					
Grants received	4	10,630	573,842	584,472	517,486
Investment income	5	2,132	-	2,132	23
Total income		19,702	597,234	616,936	521,969
Expenditure on:					
Raising funds	6	6,144	-	6,144	1,961
Charitable activities:	6	53,274	596,620	649,894	491,281
Total expenditure		59,418	596,620	656,038	493,242
Net income / (expenditure) for the year		(39,716)	614	(39,102)	28,727
Net gains / (losses) on investments		-	-	-	-
Net income / (expenditure) for the year	8	(39,716)	614	(39,102)	28,727
Transfers between funds		92,365	(92,365)	-	-
Net movement in funds		52,649	(91,751)	(39,102)	28,727
Reconciliation of funds:					
Total funds brought forward		79,882	278,901	358,783	330,056
Total funds carried forward		132,531	187,150	319,681	358,783

There were no other recognised gains or losses other than those stated above.
The attached notes form part of these financial statements.

SISTER CIRCLE LTD.**Balance sheet****As at 31 March 2023**

	Note	2023 £	2023 £	2022 £	2022 £
Fixed assets:					
Tangible assets	10		2,060		2,746
Current assets:					
Debtors	11	85,008		53,500	
Cash at bank and in hand		298,167		311,265	
		<u>383,175</u>		<u>364,765</u>	
Liabilities:					
Creditors: amounts falling due within one year	12	(65,554)		(8,728)	
Net current assets / (liabilities)			<u>317,621</u>		<u>356,037</u>
Total net assets / (liabilities)			<u>319,681</u>		<u>358,783</u>
Funds	14				
Restricted funds			187,150		278,901
Unrestricted funds:					
Designated funds		40,000		40,000	
General funds		<u>92,531</u>		<u>39,882</u>	
Total unrestricted funds			<u>132,531</u>		<u>79,882</u>
Total funds			<u>319,681</u>		<u>358,783</u>

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 and members have not required the charitable company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2023 and of its net incoming/(outgoing) resources for the year in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and 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).

Approved by the board of trustees on 20th November 2023
and signed on their behalf by:


Annie Karlin**Chair**

Dong Chen**Trustee****Company registration no. 02897750**

The attached notes form part of the financial statements.

SISTER CIRCLE LTD.**Statement of cash flows****For the year ended 31 March 2023**

	Note	2023 £	2023 £	2022 £	2022 £
Cash flows from operating activities:					
Net cash provided by / (used in) operating activities	a		(13,098)		1,529
Cash flows from investing activities:					
(Purchase) of fixed assets		-		-	
Cash provided by / (used in) investing activities			-		-
Change in cash and cash equivalents in the year			(13,098)		1,529
Cash and cash equivalents at the beginning of the year			311,265		309,736
Cash and cash equivalents at the end of the year	b		298,167		311,265

a) Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2023 £	2022 £
Net (expenditure) for the reporting period (as per the statement of financial activities)	(39,102)	28,727
Depreciation	687	915
(Increase)/ decrease in debtors	(31,508)	19,976
Increase in creditors	56,825	(48,089)
Net cash provided by/ (used in) operating activities	(13,098)	1,529

b) Analysis of cash and cash equivalents

	At 1 April 2022 £	Cash flows £	Other changes £	At 31 March 2023 £
Cash at bank and in hand	311,265	(13,098)	-	298,167
Total cash and cash equivalents	311,265	(13,098)	-	298,167

SISTER CIRCLE LTD.

Notes to the financial statements

For the year ended 31 March 2023

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) and the Companies Act 2006.

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance for the provision of specified service is deferred until the criteria for income recognition are met.

Interest receivable

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

Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

Expenditure and irrecoverable VAT

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. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise of trading costs and the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.
- Expenditure on charitable activities includes the costs of delivering services, exhibitions and other educational activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

SISTER CIRCLE LTD.
Notes to the financial statements
For the year ended 31 March 2023

1 Accounting policies (continued)

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity's artistic programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 6.

Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rate in use is as follows:

Office equipment	25% reducing balance
------------------	----------------------

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 at bank and in hand

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

Creditors and provisions

Creditors and provisions are recognised 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.

SISTER CIRCLE LTD.
Notes to the financial statements
For the year ended 31 March 2023

2 Detailed comparatives for the statement of financial activities

	2022 Unrestricted £	2022 Restricted £	2022 Total £
Income from:			
Donations	4,460	-	4,460
Charitable activities:			
Grants received	91,500	425,986	517,486
Other trading activities			-
Investments	23	-	23
Total income	95,983	425,986	521,969
Expenditure on:			
Raising funds	1,961	-	1,961
Charitable activities:	103,402	387,879	491,281
Total expenditure	105,363	387,879	493,242
Net income / expenditure before gains / (losses) on investments	(9,380)	38,107	28,727
Transfers between funds	-	-	-
Net movement in funds	(9,380)	38,107	28,727
Total funds brought forward	89,262	240,794	330,056
Total funds carried forward	79,882	278,901	358,783

SISTER CIRCLE LTD.**Notes to the financial statements****For the year ended 31 March 2023****3 Income from donations:**

	Unrestricted £	Restricted £	2023 Total £	2022 Total £
Donations	6,940	23,392	30,332	4,460
	<u>6,940</u>	<u>23,392</u>	<u>30,332</u>	<u>4,460</u>

4 Income from charitable activities

	Unrestricted £	Restricted £	2023 Total £	2022 Total £
Grants received:				
CCG Tower Hamlets (Maternity Mates)	-	80,317	80,317	77,248
Tower Hamlets Public Health/VAWG	-	133,860	133,860	73,456
Henry Smith Charity	-	80,000	80,000	17,500
Bart's NHS Trust (Maternity Mates)	9,500	42,829	52,329	31,290
CCG Newham (Maternity Mates)	-	96,317	96,317	85,858
London Catalyst - Health Research	-	-	-	4,088
HSF - Health Research	-	-	-	4,088
Lloyds Bank Foundation	-	-	-	30,000
Tampox Tax	-	-	-	-
Glasspool Charity Trust	1,130	10,175	11,305	-
City of London	-	-	-	50,000
City of London - Wave 3	-	-	-	-
Comic Relief	-	96,660	96,660	115,858
Schroder Charity Trust	-	-	-	4,000
CCG NEL (MMH)	-	33,684	33,684	24,100
Total income from charitable activities	<u>10,630</u>	<u>573,842</u>	<u>584,472</u>	<u>517,486</u>

5 Income from investments

	Unrestricted £	Restricted £	2023 Total £	2022 Total £
Bank interest	2,132	-	2,132	23
	<u>2,132</u>	<u>-</u>	<u>2,132</u>	<u>23</u>

SISTER CIRCLE LTD.**Notes to the financial statements****For the year ended 31 March 2023****6 Analysis of expenditure****Current year**

	Basis of allocation	Cost of raising funds £	Charitable activities £	Support costs £	2023 Total £	2022 Total £
Staff costs	Staff time	-	345,282	42,035	387,317	309,664
Other Direct costs	Direct	-	112,614	16,491	129,104	102,672
Premises costs		-	-	15,449	15,449	9,255
Other office costs		-	-	24,413	24,413	12,133
Legal & professional costs		-	90	55,510	55,600	40,365
IT costs		-	-	26,732	26,732	12,903
Marketing costs		-	-	12,434	12,434	2,735
Depreciation		-	-	687	687	915
Independent examiner's fee		-	-	2,720	2,720	2,600
Insurance		-	-	1,583	1,583	-
		-	457,986	198,053	656,038	493,242
Support costs allocation		6,144	191,909	(198,053)	-	-
Total expenditure 2022		6,144	649,894	-	656,038	493,242

Of the total expenditure, £59,418 was unrestricted (2022: £105,363) and £596,620 was restricted (2022: £387,879).

Analysis of expenditure**Prior year**

	Basis of allocation	Cost of raising funds £	Charitable activities £	Support costs £	2022 Total £
Staff costs	Staff time	-	259,397	50,267	309,664
Other Direct costs	Direct	-	102,132	540	102,672
Premises costs		-	-	9,255	9,255
Other office costs		-	-	12,133	12,133
Legal & professional costs		-	16,623	23,742	40,365
IT costs		-	-	12,903	12,903
Marketing costs		-	-	2,735	2,735
Depreciation		-	-	915	915
Independent examiner's fee		-	-	2,600	2,600
Insurance		-	-	-	-
		-	378,152	115,090	493,242
Support costs		1,961	113,129	(115,090)	-
Total expenditure 2022		1,961	491,281	-	493,242

SISTER CIRCLE LTD.
Notes to the financial statements
For the year ended 31 March 2023

7 Net income / (expenditure) for the year

This is stated after charging / (crediting):	2023	2022
	£	£
Depreciation	687	1,220
Independent examiner's fee	2,720	2,520

8 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:	2023	2022
	£	£
Salaries and wages	343,424	282,231
Social security costs	24,672	18,122
Pension	4,618	4,643
Other staff costs	14,603	4,668
	387,317	309,664

There were no employees who received annual emoluments of £60,000 or more (2021: none).

The total employee benefits including pension contributions of the key management personnel were £91,469 (2022: £90,283).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2022: £nil) neither were they reimbursed expenses during the year (2022: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil).

Staff numbers

The average number of employees (head count based on number of staff employed) during the year was

	2023	2022
	No.	No.
Direct charitable activities	16	15
Support	2	2
	18	17

9 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

SISTER CIRCLE LTD.
Notes to the financial statements
For the year ended 31 March 2023

10 Tangible fixed assets

	Office equipment £	Total £
Cost		
At the start of the year	37,165	37,165
Additions in year	-	-
At the end of the year	37,165	37,165
Depreciation		
At the start of the year	34,418	34,418
Charge for the year	687	687
At the end of the year	35,105	35,105
Net book value		
At the end of the year	2,060	2,060
At the start of the year	2,747	2,747

All of the above assets are used for charitable purposes.

11 Debtors

	2023 £	2022 £
Grants and other income receivable	76,096	41,166
Prepayments	3,739	3,612
Accrued income	5,173	8,722
	85,008	53,500

12 Creditors: amounts falling due within one year

	2023 £	2022 £
Taxation and social security	6,759	5,240
Accrued expenses	9,408	2,200
Deferred income - Grants received in advance	47,000	-
Other creditors	2,387	1,288
	65,554	8,728

Deferred income

	2023 £	2022 £
Balance at the beginning of the year	-	-
Amount released to income in the year	-	-
Amount deferred in the year	47,000	-
Balance at the end of the year	47,000	-

SISTER CIRCLE LTD.**Notes to the financial statements****For the year ended 31 March 2023**

13 Analysis of net assets between funds**Current year**

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	2,060	-	-	2,060
Net current assets	90,471	40,000	187,150	317,621
Net assets at the end of the year	92,531	40,000	187,150	319,681

Analysis of net assets between funds**Prior year**

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	2,746	-	-	2,746
Net current assets	37,136	40,000	278,901	356,037
Net assets at the end of the year	39,882	40,000	278,901	358,783

SISTER CIRCLE LTD.
Notes to the financial statements
For the year ended 31 March 2023

14 Movements in funds

Current year	At the					At the
	start of					end of
	the year	Income	Expenditure	Transfers	the year	
	£	£	£	£	£	
Unrestricted funds:						
General funds	39,882	19,702	59,418	92,365	92,531	
Designated funds	40,000	-	-	-	40,000	
Total unrestricted funds	79,882	19,702	59,418	92,365	132,531	
Restricted funds:						
CCG Tower Hamlets (Maternity Mates)	20,413	95,317	95,688	(20,042)	-	
Tower Hamlets Public Health/VAWG (MOPAC)	27,302	135,752	134,862	-	28,192	
Henry Smith Charity	7,136	80,000	59,749	-	27,387	
Bart's Health NHS Trust (Maternity Mate)	37,052	42,829	61,917	(17,964)	-	
CCG Newham (Maternity Mates)	50,295	96,317	92,253	(54,359)	-	
London Catalyst - Health Research	4,088	-	4,088	-	-	
HSF - Health Research	4,088	-	4,088	-	-	
Lloyds Foundation	8,526	-	8,526	-	-	
Tampox Tax	5,520	-	5,520	-	-	
Glasspool Charity	-	16,175	7,708	-	8,467	
City of London - Wave 3	5,058	-	5,058	-	-	
Comic Relief	75,735	96,660	83,600	-	88,795	
CCG NEL (MMH)	33,688	34,184	33,563	-	34,309	
Total restricted funds	278,901	597,234	596,620	(92,365)	187,150	
Total funds	358,783	616,936	656,038	-	319,681	

Purposes of restricted funds

The income of the charity includes grants received for specific restricted projects. The trustees' report includes a brief description of the activities of each project.

The financial movements on the restricted funds are summarised above. On completion of a project, any small funding surplus or deficit is cleared by a transfer to or from unrestricted funds.

Purposes of designated funds

During the previous years, the trustees agreed that it would be prudent to set up a designated fund to finance any future liabilities that would be incurred on the closure of the organisation. In this financial year, the initial £40,000 transferred is considered sufficient for this purpose.

SISTER CIRCLE LTD.
Notes to the financial statements
For the year ended 31 March 2023

Movements in funds (continued)

Prior year	At the start of the year £	Income £	Expenditure £	Transfers £	At the end of the year £
Unrestricted funds:					
General funds	49,262	95,983	105,363	-	39,882
Designated funds	40,000	-	-	-	40,000
Total unrestricted funds	<u>89,262</u>	<u>95,983</u>	<u>105,363</u>	<u>-</u>	<u>79,882</u>

Movements in funds (continued)

Prior year	At the start of the year £	Income £	Expenditure £	Transfers £	At the end of the year £
Restricted funds:					
CCG Tower Hamlets (Maternity Mates)	31,497	69,748	80,832	-	20,413
Tower Hamlets Public Health/VAWG (M	39,861	73,456	86,015	-	27,302
Henry Smith Charity	20,142	17,500	30,506	-	7,136
Bart's NHS Trust (Maternity Mates)	41,942	31,290	36,180	-	37,052
CCG Newham (Maternity Mates)	45,292	85,858	80,855	-	50,295
Lloyds Foundation	8,526	-	-	-	8,526
Tampox Tax	10,000	-	4,480	-	5,520
Health Research	-	8,176	-	-	8,176
City of London - Wave 3	19,534	-	14,476	-	5,058
Comic Relief	-	115,858	40,123	-	75,735
MM Hub	24,000	24,100	14,412	-	33,688
Total restricted funds	<u>240,794</u>	<u>425,986</u>	<u>387,879</u>	<u>-</u>	<u>278,901</u>
Total funds	<u>330,056</u>	<u>521,969</u>	<u>493,242</u>	<u>-</u>	<u>358,783</u>

15 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the charity being wound up.

16 Related party transactions

There are no related party transactions to disclose for 2023 (2022: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

Sister Circle

England & Wales - Charity number 1033764

Accounts



A company limited by guarantee and a charity

Report and Accounts

For the Year Ended

31 March 2022

Registered Office:
The Brady Centre
192-196 Hanbury Street London
E1 5HU

Charity Registration No. 1033764
Company Registration No. 2897750

Women's Health & Family Services (WHFS)
Trustees' Report For the year ended 31st March 2022

The Directors, who are also Trustees, present their report and audited accounts for the financial year ended 31st March 2022.

Directors/Trustees:

Annie Karlin (Chair)
Dong Chen (Treasurer)
Joanna Fowler
Katherine Brintworth
Camilla Hampton
Wendy Olayiwola (June 2021)
Charlene Chandrasekaran

Chief Executive: Karen Wint

Registered Office: The Brady Centre
192-196 Hanbury Street London
E1 5HU

Charity Registration No. 1033764

Company Registration No. 2897750

Independent Examiner: Goldwins
Chartered Accountants
75 Maygrove Road London
NW6 2EG

Bankers: CAF Bank
25 Kings Hill West Malling Kent
ME19 4JQ

Women's Health & Family Services (WHFS)

Trustees' Report For the year ended 31st March 2022

The Board of Trustees, who are also Directors for the purposes of company law, are pleased to be presenting their annual report and financial statements for the year ending March 31st 2022.

Structure, Governance and Management

Governing Document

WHFS is a registered charity and company limited by guarantee, incorporated on the 14th February 1999 with a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding one pound.

Recruitment and responsibilities of Trustees

The company is governed by a Board of Directors who are also known as Trustees for the purposes of charity law and under the company's Articles of Association are known members of Management Committee. General meetings need at least three full Trustees' for a quorum.

Recruitment is by advertisement through national websites, and by networking and targeting specific groups to attract a diverse Trustees' membership with expertise and experiences relevant to the advancement of the charity's mission. The Trustees have the power to co-opt members to fill specialist roles.

The Trustees are responsible for setting the strategic direction of the organisation, policy development, senior staff recruitment and financial management. There are currently eight Trustees from a variety of professional backgrounds to support the delivery and success of the charity.

Risk Management

A risk register is reviewed at each Board meeting which includes strategies to manage risk, this includes financial reporting. The Board receives written reports as well as presentations made by the Chief Executive and staff to ensure transparency and good governance.

Statement on Public Benefit

The Trustees confirm that they have complied with the Charity Commission's general guidance on public benefit and that the purpose and aims of WHFS are for the greater good. All our charitable activities focus on empowering women of multiple disadvantages with knowledge and confidence to develop social connections, access the health services they need to improve the health and wellbeing for themselves and their family and prevent future harmful practices.

Our Objectives

Women's Health and Family Services is a multi-cultural community health charity with a long history of working closely with the disadvantaged ethnic minority women and their families in East London, to improve their health and wellbeing in a meaningful and sustainable way, by giving them the support and confidence they need to do it for themselves.

One of the key ways we do this, is to train local volunteers to support women through pregnancy or when they have experienced female genital mutilation. We believe, a

Women's Health & Family Services (WHFS)

Trustees' Report For the year ended 31st March 2022

relationship between one woman and another who finds herself living with multiple complexities, can be transforming for both women. It can lead to each empowering themselves to create change and in turn, building local community capacity.

The charity's objectives are:

- a) To advance education, knowledge and empowerment amongst women residents in Tower Hamlets and other East London boroughs, across all communities, before, during and after pregnancy and survivors of Female Genital Cutting (FGC).
- b) To preserve and protect the health of the inhabitants of the London Borough of Tower Hamlets and elsewhere.
- c) To promote equality and diversity by challenging discrimination and encouraging services to meet the diverse needs of the local communities; the sharing of experiences in order to bring about equality in health and wellbeing, and good relationships across local communities.
which often includes employment and further education in healthcare.

Our Programmes

Maternity Mates: supports pregnant women who find themselves living with multiple complexities, including gender violence and trauma.

A Maternity Mate is a local volunteer, often a mum herself, who develops a trusting one-to-one relationship with a vulnerable and isolated pregnant woman living in the same community. Throughout pregnancy, during labour and for a few months afterwards, the Mate provides regular emotional and practical support to the mum-to-be helping her to regain her confidence, plan for her life with her baby and create and sustain new social connections. Supporting mums-to-be at this early stage reduces risks to the health and wellbeing of both mother and baby, increases the mum's confidence, and helps connect her to other local mums for on-going support.

Little Cues, Big Difference: a three-year pilot programme testing the benefits of extending maternity mates support for up to twelve months, at the request of a beneficiary, with a focus on mother and baby attachment. There is a focus on beneficiaries contributing to learning sessions with professionals with the aim of creating system change to better meet the needs of women.

This is in partnership with Ratio, our learning partner and funded by Comic Relief and their Changemakers Grant Programme.

Women's Health: supporting women who have experienced gender violence of Female Genital Cutting with 121 advocacy and a women's conversation café, providing a safe space for health-related talks and support. We deliver this in partnership with the clinical team at Sylvia Pankhurst Clinic, Mile End Hospital. Funded by VAWG Tower Hamlets Public Health.

Healing Conversations: for women who have experienced Female Genital Cutting with counsellors who speak 4 languages between them. This ensures as many women as possible, in need of counselling can access this support.

We are also working with in partnership with North East London Foundation to pilot group peer support for women who have experienced birth trauma and pregnancy loss.

Women's Health & Family Services (WHFS)

Trustees' Report For the year ended 31st March 2022

Capturing Women's Voices

We continue to value the importance of enabling the voices and views of our beneficiaries to shape our programmes and organisation. Our Radicals, made up of maternity mates, inform our training and volunteer development programme, to ensure we meet their needs and those of the women we support. They also, design and test new ways of support and monitoring and evaluation tools for learning.

We are extremely proud to have embarked on establishing an Ethics Committee made up of past beneficiaries and current volunteers, coached and chaired by Professor of Ethics, Oxford University and our learning partner, Ratio. Our ambition is for a member of the committee to take over as Chair in 2023.

Employees' Wellbeing

The Board of Directors take the wellbeing of the charity's employees seriously and has continued to invest in the provision of a dedicated monthly space with a specialist for employees. The wellbeing programme is shaped by the employees. We continue to trial new initiatives and adapt to feedback from employees.

Overall Financial Review

Funding for overheads continues and the strategies implemented in the previous year saw positive results. At the beginning of March, at the start of the COVID-19 pandemic, we took swift steps to estimating the additional costs to working from home, redesigning our services and the wellbeing of our beneficiaries and volunteers; and switched our fundraising approach to generating income to support these costs.

Our actual income during the year was £521,969 (2021: £567,981) and the actual expenditure was £493,242 (2021: £471,059).

The total funds available to the charity is £358,783 of which £278,901 are restricted, £40,000 are designated and £39,882 are unrestricted reserves. The reserves are needed to meet the working revenue requirements of the charity. The current level of reserves is £79,000.

Reserves policy

The Trustees have examined the charity's requirements for reserves considering the main risks to the organisation resulting from shortfall in funding and time expired project, that are not refunded. They have established a policy whereby any surplus and unrestricted funds held should be between 3 and 6 months operating costs. Sufficient reserve is needed to ensure that projects are not hampered by delays in receiving grant income and to fund any revenue shortfall. There is also the need to bear the cost of cover for the likes of maternity leave and redundancies which, in a not-for-profit charity, is never funded.

We would like to be in a position to increase our reserves, to weather the unexpected eventualities; and investment in strengthening the organisation's capacity and capabilities, for expansion to reach more women with our support programmes.

Income, fundraising and COVID 19 Pandemic Recovery

This year, our focus during the year was to continue to respond to the needs of our beneficiaries during the pandemic, working with maternity and clinical teams within the local NHS systems to make appropriate arrangements. This included raising funds for additional

Women's Health & Family Services (WHFS)

Trustees' Report For the year ended 31st March 2022

support needed during this time.

We also focused on opportunities to enhance our support programmes for our beneficiaries, build our organisation's capacity to meet our future ambitions. We are ever grateful to: Lloyds Bank Foundation, Comic Relief's Changemakers, North East London Clinical Commissioning Group, Tower Hamlets Public Health VAWG and MOPAC.

We would like to take this opportunity to thank our volunteers and staff, who went beyond the call of duty, to ensure we could continue to support vulnerable women in our communities during an extremely frightening and isolating period. Our team worked collaboratively with the midwifery, women's health teams and other heroic community organisations, to provide women with continued emotional and practical support.

We are preparing for the new financial year which will focus on our recovering from the COVID-19 pandemic and prepare the charity to meet our future ambitions, which were put on hold for two years.

Statement of Trustees and Directors Responsibilities

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

Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for the year. In preparing those 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 accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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. The charity has a safeguarding policy and conduct safeguarding training. The trustees review the policy on an annual basis

Approved by the board of trustees on **01/12/2022**
and signed on their behalf by:



Annie Karlin
Chair



Dong Chen
Treasurer/Trustee

Women's Health & Family Services (WHFS)

Trustees' Report For the year ended 31st March 2022

I report on the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (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's 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 examiner's statement

Since the Company's gross income exceeded £250,000, I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 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
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 in order to enable a proper understanding of the accounts to be reached.

Anthony Epton

15 December 2022

Anthony Epton BA FCA CTA FCIE
Goldwins
Chartered accountants
75 Maygrove Road
West Hampstead
London NW6 2EG

Women's Health and Family Services

Statement of financial activities

(incorporating an income and expenditure account)

For the year ended 31 March 2022

	Note	Unrestricted £	Restricted £	2022 Total £	2021 Total £
Income from:					
Donations	3	4,460	-	4,460	2,039
Charitable activities:					
Grants received	4	91,500	425,986	517,486	565,856
Investment income	5	23	-	23	86
Total income		95,983	425,986	521,969	567,981
Expenditure on:					
Raising funds	6	1,961	-	1,961	5,294
Charitable activities:	6	103,402	387,879	491,281	465,765
Total expenditure		105,363	387,879	493,242	471,059
Net income / (expenditure) for the year		(9,380)	38,107	28,727	96,922
Net movement in funds		(9,380)	38,107	28,727	96,922
Reconciliation of funds:					
Total funds brought forward		89,262	240,794	330,056	233,134
Total funds carried forward		79,882	278,901	358,783	330,056

There were no other recognised gains or losses other than those stated above.
The attached notes form part of these financial statements.

Women's Health and Family Services

Balance sheet

As at 31 March 2022

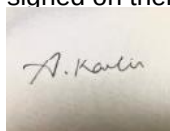
	Note	2022 £	2022 £	2021 £	2021 £
Fixed assets:					
Tangible assets	10		2,746		3,661
Current assets:					
Debtors	11	53,500		73,476	
Cash at bank and in hand		311,265		309,736	
		<u>364,765</u>		<u>383,212</u>	
Liabilities:					
Creditors: amounts falling due within one year	12	(8,728)		(56,817)	
Net current assets / (liabilities)			<u>356,037</u>		<u>326,395</u>
Total net assets / (liabilities)			<u>358,783</u>		<u>330,056</u>
Funds	14				
Restricted funds			278,901		240,794
Unrestricted funds:					
Designated funds		40,000		40,000	
General funds		<u>39,882</u>		<u>49,262</u>	
Total unrestricted funds			<u>79,882</u>		<u>89,262</u>
Total funds			<u>358,783</u>		<u>330,056</u>

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 and members have not required the charitable company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2022 and of its net incoming/(outgoing) resources for the year in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and 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).

Approved by the board of trustees on 01/12/2022
and signed on their behalf by:



Annie Karlin
Chair



Dong Chen
Trustee

Company registration no. 02897750

The attached notes form part of the financial statements.

Women's Health and Family Services
Statement of cash flows
For the year ended 31 March 2022

	Note	2022 £	2022 £	2021 £	2021 £
Cash flows from operating activities:					
Net cash provided by / (used in) operating activities	a		1,529		192,634
Cash flows from investing activities:					
(Purchase) of fixed assets		-		(1,691)	
Cash provided by / (used in) investing activities			-		(1,691)
Change in cash and cash equivalents in the year			1,529		190,943
Cash and cash equivalents at the beginning of the year			309,736		118,793
Cash and cash equivalents at the end of the year	b		311,265		309,736

a) Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2022 £	2021 £
Net (expenditure) for the reporting period (as per the statement of financial activities)	28,727	96,922
Depreciation	915	1,220
(Increase)/ decrease in debtors	19,976	54,495
Increase in creditors	(48,089)	39,997
Net cash provided by/ (used in) operating activities	1,529	192,634

b) Analysis of cash and cash equivalents

	At 1 April 2021 £	Cash flows £	Other changes £	At 31 March 2022 £
Cash at bank and in hand	309,736	1,529	-	311,265
Total cash and cash equivalents	309,736	1,529	-	311,265

Women's Health and Family Services

Notes to the financial statements

For the year ended 31 March 2022

1 Accounting policies

Basis of preparation

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

The charitable company meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance for the provision of specified service is deferred until the criteria for income recognition are met.

Interest receivable

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

Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

Expenditure and irrecoverable VAT

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. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise of trading costs and the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.
- Expenditure on charitable activities includes the costs of delivering services, exhibitions and other educational activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2022

1 Accounting policies (continued)

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity's artistic programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 7.

Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rate in use is as follows:

~ Office equipment	25% reducing balance
--------------------	----------------------

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 at bank and in hand

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

Creditors and provisions

Creditors and provisions are recognised 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.

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2022

2 Detailed comparatives for the statement of financial activities

	2021 Unrestricted £	2021 Restricted £	2021 Total £
Income from:			
Donations	2,039	-	2,039
Charitable activities:			
Grants received	60,000	505,856	565,856
Other trading activities			-
Investments	86	-	86
	<u>62,125</u>	<u>505,856</u>	<u>567,981</u>
Total income			
Expenditure on:			
Raising funds	5,294	-	5,294
Charitable activities:	39,816	425,949	465,765
	<u>45,110</u>	<u>425,949</u>	<u>471,059</u>
Total expenditure			
Net income / expenditure before gains / (losses) on investments	17,015	79,907	96,922
Transfers between funds	-	-	-
Net movement in funds	17,015	79,907	96,922
Total funds brought forward	<u>72,247</u>	<u>160,887</u>	<u>233,134</u>
Total funds carried forward	<u>89,262</u>	<u>240,794</u>	<u>330,056</u>

3 Income from donations:

	Unrestricted £	Restricted £	2022 Total £	2021 Total £
Donations	4,460	-	4,460	2,039
	<u>4,460</u>	<u>-</u>	<u>4,460</u>	<u>2,039</u>

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2022

4 Income from charitable activities

	Unrestricted £	Restricted £	2022 Total £	2021 Total £
Grants received:				
CCG Tower Hamlets (Maternity Mates)	7,500	69,748	77,248	64,216
Tower Hamlets Public Health/VAWG	-	73,456	73,456	91,101
Henry Smith Charity	-	17,500	17,500	35,000
Bart's NHS Trust (Maternity Mates)	-	31,290	31,290	50,548
CCG Newham (Maternity Mates)	-	85,858	85,858	85,716
London Catalyst - Health Research	-	4,088	4,088	-
HSF - Health Research	-	4,088	4,088	-
Lloyds Foundation	30,000	-	30,000	46,909
Tampox Tax	-	-	-	3,500
Garfield Weston Foundation	-	-	-	20,000
David Ruth Lewis Family Trust	-	-	-	20,000
LCF & TNL Community Fund	-	-	-	100,646
City of London - Wave 5	50,000	-	50,000	-
City of London - Wave 3	-	-	-	24,220
Comic Relief	-	115,858	115,858	-
Schroder Charity Trust	4,000	-	4,000	-
MM Hub	-	24,100	24,100	24,000
Total income from charitable activities	91,500	425,986	517,486	565,856

5 Income from investments

	Unrestricted £	Restricted £	2022 Total £	2021 Total £
Bank interest	23	-	23	86
	23	-	23	86

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2022

6 Analysis of expenditure

Current year	Basis of allocation	Cost of raising funds £	Charitable activities £	Support costs £	2022 Total £	2021 Total £
Staff costs	Staff time	-	259,397	50,267	309,664	231,165
Other Direct costs	Direct	-	102,132	540	102,672	119,080
Premises costs		-	-	9,255	9,255	11,224
Other office costs		-	-	12,133	12,133	19,532
Legal & professional costs		-	16,623	23,742	40,365	71,864
IT costs		-	-	12,903	12,903	10,156
Marketing costs		-	-	2,735	2,735	3,197
Depreciation		-	-	915	915	1,220
Independent examiner's fee		-	-	2,600	2,600	2,200
Insurance		-	-	-	-	1,421
		-	378,152	115,090	493,242	471,059
Support costs allocation		1,961	113,129	(115,090)	-	-
Total expenditure 2022		1,961	491,281	-	493,242	471,059

Of the total expenditure, £105,363 was unrestricted (2021: £45,110) and £387,879 was restricted (2021: £425,949).

Analysis of expenditure

Prior year	Basis of allocation	Cost of raising funds £	Charitable activities £	Support costs £	2021 Total £
Staff costs	Staff time	-	231,165	-	231,165
Other Direct costs	Direct	-	112,492	6,588	119,080
Premises costs		-	-	11,224	11,224
Other office costs		-	-	19,532	19,532
Legal & professional costs		-	30,200	41,664	71,864
IT costs		-	-	10,156	10,156
Marketing costs		-	-	3,197	3,197
Depreciation		-	-	1,220	1,220
Independent examiner's fee		-	-	2,200	2,200
Insurance		-	-	1,421	1,421
		-	373,857	97,202	471,059
Support costs		5,294	91,908	(97,202)	-
Total expenditure 2021		5,294	465,765	-	471,059

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2022

7 Net income / (expenditure) for the year

This is stated after charging / (crediting):	2022	2021
	£	£
Depreciation	915	1,220
Independent examiner's fee	2,600	2,200
	<u>2,600</u>	<u>2,200</u>

8 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:	2022	2021
	£	£
Salaries and wages	282,231	215,337
Social security costs	18,122	12,754
Pension	4,643	3,074
Other staff costs	4,668	-
	<u>309,664</u>	<u>231,165</u>

There were no employees who received annual emoluments of £60,000 or more (2021: none).

The total employee benefits including pension contributions of the key management personnel were £90,283 (2021: £42,984).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2022: £nil) neither were they reimbursed expenses during the year (2021: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil).

Staff numbers

The average number of employees (head count based on number of staff employed) during the year was

	2022	2021
	No.	No.
Direct charitable activities	15	11
Support	2	2
	<u>17</u>	<u>13</u>

9 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2022

10 Tangible fixed assets

	Office equipment £	Total £
Cost		
At the start of the year	37,165	37,165
Additions in year	-	-
At the end of the year	<u>37,165</u>	<u>37,165</u>
Depreciation		
At the start of the year	33,504	33,504
Charge for the year	915	915
At the end of the year	<u>34,419</u>	<u>34,419</u>
Net book value		
At the end of the year	<u>2,746</u>	<u>2,746</u>
At the start of the year	<u>3,661</u>	<u>3,661</u>

All of the above assets are used for charitable purposes.

11 Debtors

	2022 £	2021 £
Grants and other income receivable	41,166	70,308
Prepayments	3,612	3,168
Accrued income	8,722	-
	<u>53,500</u>	<u>73,476</u>

12 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	-	17,164
Taxation and social security	5,240	1,367
Accrued expenses	2,200	15,000
Deferred income - Grants received in advance	-	19,362
Other creditors	1,288	3,924
	<u>8,728</u>	<u>56,817</u>

Deferred income

	2022 £	2021 £
Balance at the beginning of the year	19,362	-
Amount released to income in the year	(19,362)	-
Amount deferred in the year	-	19,362
Balance at the end of the year	<u>-</u>	<u>19,362</u>

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2022

13 Analysis of net assets between funds

Current year

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	2,746	-	-	2,746
Net current assets	37,136	40,000	278,901	356,037
Net assets at the end of the year	39,882	40,000	278,901	358,783

Analysis of net assets between funds

Prior year

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	3,661	-	-	3,661
Net current assets	50,177	40,000	219,574	309,751
Net assets at the end of the year	53,838	40,000	219,574	313,412

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2022

14 Movements in funds

Current year	At the start of the year	Income	Expenditure	Transfers	At the end of the year
	£	£	£	£	£
Unrestricted funds:					
General funds	49,262	95,983	105,363	-	39,882
Designated funds	40,000	-	-	-	40,000
Total unrestricted funds	89,262	95,983	105,363	-	79,882
Restricted funds:					
CCG Tower Hamlets (Maternity Mates)	31,497	69,748	80,832	-	20,413
Tower Hamlets Public Health/VAWG (MC)	39,861	73,456	86,015	-	27,302
Henry Smith Charity	20,142	17,500	30,506	-	7,136
Bart's NHS Trust (Maternity Mates)	41,942	31,290	36,180	-	37,052
CCG Newham (Maternity Mates)	45,292	85,858	80,855	-	50,295
London Catalyst - Health Research	-	4,088	-	-	4,088
HSF - Health Research	-	4,088	-	-	4,088
Lloyds Foundation	8,526	-	-	-	8,526
Tampox Tax	10,000	-	4,480	-	5,520
City of London - Wave 3	19,534	-	14,476	-	5,058
Comic Relief	-	115,858	40,123	-	75,735
MM Hub	24,000	24,100	14,412	-	33,688
Total restricted funds	240,794	425,986	387,879	-	278,901
Total funds	330,056	521,969	493,242	-	358,783

Purposes of restricted funds

The income of the charity includes grants received for specific restricted projects. The trustees' report includes a brief description of the activities of each project.

The financial movements on the restricted funds are summarised above. On completion of a project, any small funding surplus or deficit is cleared by a transfer to or from unrestricted funds.

Purposes of designated funds

During the previous years, the trustees agreed that it would be prudent to set up a designated fund to finance any future liabilities that would be incurred on the closure of the organisation. In this financial year, the initial £40,000 transferred is considered sufficient for this purpose.

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2022

14. Movements in funds (continued)

Prior year	At the start of the year £	Income £	Expenditure £	Transfers £	At the end of the year £
Unrestricted funds:					
General funds	32,247	62,125	45,110	-	49,262
Designated funds	40,000	-	-	-	40,000
Total unrestricted funds	<u>72,247</u>	<u>62,125</u>	<u>45,110</u>	<u>-</u>	<u>89,262</u>

Movements in funds (continued)

Prior year	At the start of the year £	Income £	Expenditure £	Transfers £	At the end of the year £
Restricted funds:					
CCG Tower Hamlets (Maternity Mates)	25,966	64,216	58,685	-	31,497
Tower Hamlets Public Health/VAWG (MCH)	33,407	91,101	79,589	-	44,919
Henry Smith Charity	20,705	35,000	35,563	-	20,142
Bart's NHS Trust (Maternity Mates)	36,686	50,548	45,292	-	41,942
CCG Newham (Maternity Mates)	22,623	85,716	63,047	-	45,292
Lloyds Foundation	15,000	26,909	33,383	-	8,526
Tampox Tax	6,500	3,500	-	-	10,000
LCF & TNL Community Fund	-	100,646	100,646	-	-
City of London - Wave 3	-	24,220	9,744	-	14,476
MM Hub	-	24,000	-	-	24,000
Total restricted funds	<u>160,887</u>	<u>505,856</u>	<u>425,949</u>	<u>-</u>	<u>240,794</u>
Total funds	<u>233,134</u>	<u>567,981</u>	<u>471,059</u>	<u>-</u>	<u>330,056</u>

15 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the charity being wound up.

16 Related party transactions

There are no related party transactions to disclose for 2022 (2021: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

Sister Circle

England & Wales - Charity number 1033764

Accounts



A company limited by guarantee and a charity

Report and Accounts

For the Year Ended

31 March 2021

Registered Office:
The Brady Centre
192-196 Hanbury Street London
E1 5HU

Charity Registration No. 1033764
Company Registration No. 2897750

Women's Health & Family Services (WHFS)

Trustees' Report For the year ended 31st March 2021

The Directors, who are also Trustees, present their report and audited accounts for the financial year which ended 31 March 2021.

Directors/Trustees:

Annie Karlin (Chair)
Dong Chen (Treasurer)
Dr Shoba Poduval
Mufeedah Bustin
Joanna Fowler
Amelia Guilfoyle
Katherine Brintworth
Camilla Hampton

Myra Garrett became an Honorary member of the Board, stepping away from her formal Trusteeship duties.

Chief Executive: Karen Wint

Registered Office: The Brady Centre
192-196 Hanbury Street London
E1 5HU

Charity Registration No. 1033764

Company Registration No. 2897750

Accountants: Accountability Europe Ltd
39-41 North Road London
N7 9DP

Independent Examiner: Goldwins
Chartered Accountants
75 Maygrove Road London
NW6 2EG

Bankers: CAF Bank
25 Kings Hill West Malling Kent
ME19 4JQ

Women's Health & Family Services (WHFS)

Trustees' Report For the year ended 31st March 2021

The Board of Trustees, who are also Directors for the purposes of company law, are pleased to be presenting their annual report and financial statements for the year ending March 31st 2021.

Structure, Governance and Management

Governing Document

WHFS is a registered charity and company limited by guarantee, incorporated on 14 February 1999 with a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding one pound.

Recruitment and responsibilities of Trustees

The company is governed by a Board of Directors who are also known as Trustees for the purposes of charity law and under the company's Articles of Association are known members of Management Committee. General meetings need at least three full Trustees' for a quorum.

Recruitment is by advertisement through national job websites, and by networking and targeting specific groups to attract a diverse Trustees' membership. The Trustees have the power to co-opt members to fill specialist roles.

The Trustees are responsible for setting the strategic direction of the organisation, policy development, senior staff recruitment and financial management. There are currently eight Trustees from a variety of professional backgrounds to support the delivery and success of the charity.

Risk Management

A risk register is reviewed at each Board meeting which includes strategies to manage risk, this includes financial reporting. The Board receives written reports as well as presentations made by the Chief Executive and staff to ensure transparency and good governance. Board members are invited to events for direct engagement with our volunteers to hear of their experiences and for further transparency and governance.

Statement on Public Benefit

The Trustees confirm that they have complied with the Charity Commission's general guidance on public benefit and that the purpose and aims of WHFS are for the greater good. All our charitable activities focus on empowering women with multiple disadvantages with knowledge and confidence to develop social connections, access the health services they need to improve the health and wellbeing for themselves and their family and prevent future harmful practices.

Women's Health & Family Services (WHFS)

Trustees' Report For the year ended 31st March 2021

Our Objectives

Women's Health and Family Services is a multi-cultural community health charity with a long history of working closely with the disadvantaged women and their families in East London, to improve their health and wellbeing in a meaningful and sustainable way, by giving them the support and confidence they need to do it for themselves.

One of the key ways we do this, is to train local volunteers to support women through pregnancy or when they have experienced female genital mutilation/cutting. We believe a relationship between one woman and another who is vulnerable can be transforming for both women.

The charity's objectives are:

- a) To advance education, knowledge and empowerment amongst women residents in Tower Hamlets and other East London boroughs, across all communities, before, during and after pregnancy and survivors of FGM/C.
- b) To preserve and protect the health of the inhabitants of the London Borough of Tower Hamlets and elsewhere.
- c) To promote equality and diversity by challenging discrimination and encouraging services to meet the diverse needs of the local communities; the sharing of experiences in order to bring about equality in health and wellbeing, and good relationships across local communities.

Our three areas work covers prevention, intervention and recovery:

- Continuity of care for pregnant women facing multiple social complexities through a one-to-one tailored relationship with trained volunteers from the local community who enable to navigate maternity, women's health and social services
- Community engagement to raise awareness and educate about the health complications of FGM/C
- Empower women affected by FGM/C to access clinical care to improve their quality of life
- Empower local women volunteering with confidence, knowledge and skills to pursue their goals which often includes employment and further education in healthcare.

Women's Health & Family Services (WHFS)

Trustees' Report For the year ended 31st March 2021

Overall Financial Review

Funding for overheads continues and the strategies implemented in the previous year saw positive results. At the beginning of March, at the start of the COVID-19 pandemic, we took swift steps to estimate the additional costs to work from home, redesigning our services and the wellbeing of our beneficiaries and volunteers; and switched our fundraising approach to generating income to support these costs.

Our actual income during the year was £567,981 (2020: £451,914) and the actual expenditure was £471,059 (2020: £393,019). £144,866 of our income was raised to fund our COVID-19 Pandemic Response.

The reserves are needed to meet the working revenue requirements of the charity. The current level of reserves available to the charity is £89,262 of which £40,000 are restricted reserves and £49,262 unrestricted.

Reserves policy

The Trustees have examined the charity's requirements for reserves in light of the main risks to the organisation resulting from shortfall in funding and time expired project, that are not refunded. They have established a policy whereby any surplus and unrestricted funds held should be between 3 and 6 months operating costs. Sufficient reserve is needed to ensure that projects are not hampered by delays in receiving grant income and to fund any revenue shortfall. There is also the need to bear the cost of cover for the likes of maternity leave and redundancies which, in a not-for-profit charity, is never funded.

We would like to be in a position to increase our reserves, in order to weather the unexpected eventualities; and investment in strengthening the organisation's capacity and capabilities, for expansion to reach more women with our support services.

Income, fundraising and COVID-19 Pandemic Recovery

This year our focus during the year was to raise additional income to fund our pandemic response and we are grateful to our funders for their commitment and support. As we begin to enter a new phase of the pandemic and reflect on our learnings from the last twelve months, a new funding strategy will underpin our fundraising efforts for the next 24 months. This will form part of our planned work on our three year business plan in the next financial year.

We would like to take this opportunity to thank our volunteers and staff, who went beyond the call of duty, to ensure we could continue to support vulnerable women in our communities during an extremely frightening and isolating time. Our team worked collaboratively with the midwifery, women's health teams and other heroic community organisations, to provide women with continued emotional and practical support.

Women's Health & Family Services (WHFS)

Trustees' Report For the year ended 31st March 2021

Statement of Trustees and Directors Responsibilities

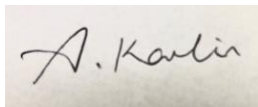
The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for the year. In preparing those 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 accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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.

Approved by the board of trustees on **1 December 2021**
and signed on their behalf by:



Annie Karlin
Chair



Dong Chen
Trustee

**Independent examiner's report to the trustees of
Women's Health & Family Services
For the year ended 31st March 2021**

I report on the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (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's 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 examiner's statement

Since the Company's gross income exceeded £250,000, I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 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
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 in order to enable a proper understanding of the accounts to be reached.

14 December 2021

**Anthony Epton BA FCA CTA FCIE
Goldwins
Chartered accountants
75 Maygrove Road
West Hampstead
London NW6 2EG**

Women's Health and Family Services

Statement of financial activities

(incorporating an income and expenditure account)

For the year ended 31 March 2021

	Note	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Income from:					
Donations	3	2,039	-	2,039	12,057
Charitable activities:					
Grants received	4	60,000	505,856	565,856	439,564
Investment income	6	86	-	86	293
Total income		62,125	505,856	567,981	451,914
Expenditure on:					
Raising funds	7	5,294	-	5,294	22,196
Charitable activities:	7	39,816	425,949	465,765	370,823
Total expenditure		45,110	425,949	471,059	393,019
Net income / (expenditure) for the year		17,015	79,907	96,922	58,895
Net movement in funds		17,015	79,907	96,922	58,895
Reconciliation of funds:					
Total funds brought forward		72,247	160,887	233,134	174,239
Total funds carried forward		89,262	240,794	330,056	233,134

There were no other recognised gains or losses other than those stated above.

The attached notes form part of these financial statements.

Women's Health and Family Services

Balance sheet

As at 31 March 2021

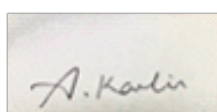
	Note	2021 £	2021 £	2020 £	2020 £
Fixed assets:					
Tangible assets	11		3,661		3,190
Current assets:					
Debtors	12	73,476		127,971	
Cash at bank and in hand		309,736		118,793	
		<u>383,212</u>		<u>246,764</u>	
Liabilities:					
Creditors: amounts falling due within one year	13	(56,817)		(16,820)	
Net current assets			<u>326,395</u>		<u>229,944</u>
Total net assets			<u>330,056</u>		<u>233,134</u>
Funds	15				
Restricted funds			240,794		160,887
Unrestricted funds:					
Designated funds		40,000		40,000	
General funds		<u>49,262</u>		<u>32,247</u>	
Total unrestricted funds			<u>89,262</u>		<u>72,247</u>
Total funds			<u>330,056</u>		<u>233,134</u>

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 and members have not required the charitable company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2021 and of its net incoming/(outgoing) resources for the year in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and 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).

Approved by the board of trustees on...1 December... 2021
and signed on their behalf by:



Annie Karlin
Chair



Dong Chen
Trustee

Company registration no. 02897750

The attached notes form part of the financial statements.

Women's Health and Family Services
Statement of cash flows
For the year ended 31 March 2021

	Note	2021 £	2021 £	2020 £	2020 £
Cash flows from operating activities:					
Net cash provided by / (used in) operating activities	a		192,634		(114,618)
Cash flows from investing activities:					
(Purchase) of fixed assets		(1,691)		-	
Cash provided by / (used in) investing activities			(1,691)		-
Change in cash and cash equivalents in the year			190,943		(114,618)
Cash and cash equivalents at the beginning of the year			118,793		233,410
Cash and cash equivalents at the end of the year	b		309,736		118,793

a) Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2021 £	2020 £
Net (expenditure) for the reporting period (as per the statement of financial activities)	96,922	58,895
Depreciation	1,220	1,063
(Increase)/ decrease in debtors	54,495	(106,324)
Increase in creditors	39,997	(68,252)
Net cash provided by/ (used in) operating activities	192,634	(114,618)

b) Analysis of cash and cash equivalents

	At 1 April 2020 £	Cash flows £	Other changes £	At 31 March 2021 £
Cash at bank and in hand	118,793	190,943	-	309,736
Total cash and cash equivalents	<u>118,793</u>	<u>190,943</u>	<u>-</u>	<u>309,736</u>

Women's Health and Family Services

Notes to the financial statements

For the year ended 31 March 2021

1 Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention with assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note(s) to these accounts. The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charitable company meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance for the provision of specified service is deferred until the criteria for income recognition are met.

Interest receivable

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

Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

Expenditure and irrecoverable VAT

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. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise of trading costs and the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.
- Expenditure on charitable activities includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2021

1 Accounting policies (continued)

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 7.

Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rate in use is as follows:

~ Office equipment	25% reducing balance
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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 at bank and in hand

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

Creditors and provisions

Creditors and provisions are recognised 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.

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2021

2 Detailed comparatives for the statement of financial activities

	2020 Unrestricted £	2020 Restricted £	2020 Total £
Income from:			
Donations	6,017	6,040	12,057
Charitable activities:			
Grants received	10,000	429,564	439,564
Other trading activities			-
Investments	293	-	293
Total income	<u>16,310</u>	<u>435,604</u>	<u>451,914</u>
Expenditure on:			
Raising funds	22,196	-	22,196
Charitable activities:	-	370,823	370,823
Total expenditure	<u>22,196</u>	<u>370,823</u>	<u>393,019</u>
Net income / expenditure before gains / (losses) on investments	(5,886)	64,781	58,895
Transfers between funds	-	-	-
Net movement in funds	(5,886)	64,781	58,895
Total funds brought forward	<u>78,133</u>	<u>96,106</u>	<u>174,239</u>
Total funds carried forward	<u>72,247</u>	<u>160,887</u>	<u>233,134</u>

3 Income from donations:

	Unrestricted £	Restricted £	2021 Total £	2020 Total £
Donations	2,039	-	2,039	12,057
	<u>2,039</u>	<u>-</u>	<u>2,039</u>	<u>12,057</u>

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2021

4 Income from charitable activities

	Unrestricted £	Restricted £	2021 Total £	2020 Total £
Grants received:				
Big Lottery Fund (Reaching Communities)	-	-	-	77,595
CCG Tower Hamlets (Maternity Mates)	-	64,216	64,216	65,000
Tower Hamlets Public Health/VAWG	-	91,101	91,101	43,038
Henry Smith Charity	-	35,000	35,000	52,500
Bart's NHS Trust (Maternity Mates)	-	50,548	50,548	70,844
CCG Newham (Maternity Mates)	-	85,716	85,716	87,680
Mind (Side by Side)	-	-	-	11,408
Allen & Overy	-	-	-	5,000
Royal London Foundation	-	-	-	5,000
Lloyds Foundation	20,000	26,909	46,909	15,000
Tampox Tax	-	3,500	3,500	6,500
Garfield Weston Foundation	20,000	-	20,000	-
David Ruth Lewis Family Trust	20,000	-	20,000	-
LCF & TNL Community Fund	-	100,646	100,646	-
City of London - Wave 3	-	24,220	24,220	-
MM Hub	-	24,000	24,000	-
Total income from charitable activities	60,000	505,856	565,856	439,564

6 Income from investments

	Unrestricted £	Restricted £	2021 Total £	2020 Total £
Bank interest	86	-	86	293
	86	-	86	293

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2021

7 Analysis of expenditure

Current year	Basis of allocation	Cost of raising funds £	Charitable activities £	Support costs £	2021 Total £	2020 Total £
Staff costs	Staff time	-	231,165	-	231,165	208,490
Other Direct costs	Direct	-	112,492	6,588	119,080	34,280
Premises costs		-	-	11,224	11,224	18,508
Other office costs		-	-	19,532	19,532	17,783
Legal & professional costs		-	30,200	41,664	71,864	93,874
IT costs		-	-	10,156	10,156	13,001
Marketing costs		-	-	3,197	3,197	3,901
Depreciation		-	-	1,220	1,220	1,062
Independent examiner's fee		-	-	2,200	2,200	2,120
Insurance		-	-	1,421	1,421	-
		-	373,857	97,202	471,059	393,019
Support costs allocation		5,294	91,908	(97,202)	-	-
Total expenditure 2021		5,294	465,765	-	471,059	393,019

Of the total expenditure, £45,110 was unrestricted (2020: £22,196) and £425,949 was restricted (2020: £370,823).

Analysis of expenditure

Prior year	Basis of allocation	Cost of raising funds £	Charitable activities £	Support costs £	2020 Total £
Staff costs	Staff time	-	205,043	3,447	208,490
Other Direct costs	Direct	-	33,384	896	34,280
Premises costs		-	-	18,508	18,508
Other office costs		-	-	17,783	17,783
Legal & professional costs		-	-	93,874	93,874
IT costs		-	-	13,001	13,001
Marketing costs		-	-	3,901	3,901
Depreciation		-	-	1,062	1,062
Independent examiner's fee		-	-	2,120	2,120
Governance costs		-	-	-	-
		-	238,427	154,592	393,019
Support costs		22,196	132,396	(154,592)	-
Total expenditure 2020		22,196	370,823	-	393,019

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2021

8 Net income / (expenditure) for the year

This is stated after charging / (crediting):	2021	2020
	£	£
Depreciation	1,220	1,063
Independent examiner's fee	2,200	2,120
	<u>2,200</u>	<u>2,120</u>

9 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:	2021	2020
	£	£
Salaries and wages	215,337	194,619
Social security costs	12,754	11,148
Pension	3,074	2,723
	<u>231,165</u>	<u>208,490</u>

There were no employees who received annual emoluments of £60,000 or more (2020: none).

The total employee benefits including pension contributions and employer's national insurance of the key management personnel were £42,984 (2020: £40,008).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2020: £nil) neither were they reimbursed expenses during the year (2020: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

Staff numbers

The average number of employees (head count based on number of staff employed) during the year was as follows:

	2021	2020
	No.	No.
Direct charitable activities	11	12
Support	2	2
	<u>13</u>	<u>14</u>

10 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2021

11 Tangible fixed assets

	Office equipment £	Total £
Cost		
At the start of the year	35,474	35,474
Additions in year	1,691	1,691
At the end of the year	<u>37,165</u>	<u>37,165</u>
Depreciation		
At the start of the year	32,284	32,284
Charge for the year	1,220	1,220
At the end of the year	<u>33,504</u>	<u>33,504</u>
Net book value		
At the end of the year	<u>3,661</u>	<u>3,661</u>
At the start of the year	<u>3,190</u>	<u>3,190</u>

All of the above assets are used for charitable purposes.

12 Debtors

	2021 £	2020 £
Grants and other income receivable	70,308	89,484
Prepayments	3,168	3,168
Accrued income	-	35,319
	<u>73,476</u>	<u>127,971</u>

13 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	17,164	7,450
Taxation and social security	1,367	739
Accrued expenses	15,000	3,500
Deferred income - Grants received in advance	19,362	-
Other creditors	3,924	5,131
	<u>56,817</u>	<u>16,820</u>

Deferred income

	2021 £	2020 £
Balance at the beginning of the year	-	-
Amount released to income in the year	-	-
Amount deferred in the year	19,362	-
Balance at the end of the year	<u>19,362</u>	<u>-</u>

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2021

14 Analysis of net assets between funds

Current year	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	3,661	-	-	3,661
Net current assets	45,601	40,000	240,794	326,395
Net assets at the end of the year	49,262	40,000	240,794	330,056
Analysis of net assets between funds				
Prior year	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	3,190	-	-	3,190
Net current assets	29,057	40,000	160,887	229,944
Net assets at the end of the year	32,247	40,000	160,887	233,134

15 Movements in funds

Current year	At the start of the year £	Income £	Expenditure £	Transfers £	At the end of the year £
Unrestricted funds:					
General funds	32,247	62,125	45,110	-	49,262
Designated funds	40,000	-	-	-	40,000
Total unrestricted funds	72,247	62,125	45,110	-	89,262
Restricted funds:					
CCG Tower Hamlets (Maternity Mates)	25,966	64,216	58,685	-	31,497
Tower Hamlets Public Health/VAWG (MOPAC)	33,407	91,101	84,647	-	39,861
Henry Smith Charity	20,705	35,000	35,563	-	20,142
Bart's NHS Trust (Maternity Mates)	36,686	50,548	45,292	-	41,942
CCG Newham (Maternity Mates)	22,623	85,716	63,047	-	45,292
Lloyds Foundation	15,000	26,909	33,383	-	8,526
Tampox Tax	6,500	3,500	-	-	10,000
LCF & TNL Community Fund	-	100,646	100,646	-	-
City of London - Wave 3	-	24,220	4,686	-	19,534
MM Hub	-	24,000	-	-	24,000
Total restricted funds	160,887	505,856	425,949	-	240,794
Total funds	233,134	567,981	471,059	-	330,056

Purposes of restricted funds

The income of the charity includes grants received for specific restricted projects. The trustees' report includes a brief description of the activities of each project.

The financial movements on the restricted funds are summarised above. On completion of a project, any small funding surplus or deficit is cleared by a transfer to or from unrestricted funds.

Purposes of designated funds

During the previous years, the trustees agreed that it would be prudent to set up a designated fund to finance any future liabilities that would be incurred on the closure of the organisation. In this financial year, the initial £40,000 transferred is considered sufficient for this purpose.

Women's Health and Family Services
Notes to the financial statements
For the year ended 31 March 2021

Movements in funds (continued)

Movements in funds -Prior year	At the start of the year £	Income £	Expenditure £	Transfers £	At the end of the year £
Unrestricted funds:					
General funds	38,133	16,310	22,196	-	32,247
Designated funds	40,000	-	-	-	40,000
Total unrestricted funds	<u>78,133</u>	<u>16,310</u>	<u>22,196</u>	<u>-</u>	<u>72,247</u>

Movements in funds (continued)

Prior year	At the start of the year £	Income £	Expenditure £	Transfers £	At the end of the year £
Restricted funds:					
CCG Tower Hamlets (Maternity Mates)	4,098	66,643	44,775	-	25,966
Tower Hamlets Public Health/VAWG	47,273	43,038	56,904	-	33,407
Henry Smith Charity	-	52,500	31,795	-	20,705
Bart's NHS Trust (Maternity Mates)	-	72,487	35,801	-	36,686
CCG Newham (Maternity Mates)	517	89,323	67,217	-	22,623
Lloyds Bank Foundation	-	15,000	-	-	15,000
Tampox Tax Fund	-	6,500	-	-	6,500
Big Lottery Fund (Reaching Communities)	33,279	78,555	111,834	-	-
Mind (Side by Side)	10,940	11,558	22,498	-	-
Total restricted funds	<u>96,106</u>	<u>435,604</u>	<u>370,823</u>	<u>-</u>	<u>160,887</u>
Total funds	<u>174,239</u>	<u>451,914</u>	<u>393,019</u>	<u>-</u>	<u>233,134</u>

16 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the charity being wound up.

17 Related party transactions

There are no related party transactions to disclose for 2021 (2020: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.