

BERKSHIRE WOMEN'S AID

England & Wales · Charity number 1050484

Details

Other names	BWA
Status	Registered
Legal form	Charitable company
Company number	03081670
Registered	1995-11-08
Register	View on the Charity Commission register

Contact

Address	Green Park 100 Longwater Avenue Reading RG2 6GP
Phone	01189500182
Email	info@bwaid.org.uk
Website	www.berkshirewomensaid.org.uk

Activities

Objects: The Charity's objects are restricted specifically, in each case only for the public benefit to provide for the relief of need, hardship or distress among persons who are victims of, or in fear of, domestic violence and/or abuse, and to reduce the occurrence of domestic abuse, in particular but not exclusively by providing refuge, advocacy, items, services, facilities or practical support, by raising public awareness of domestic abuse issues or in such other ways as the trustees may from time to time decide. Nothing in these Articles shall authorise an application of the property of the charity for purposes which are not charitable in accordance with any statutory provision regarding the meaning of the word "charitable" or the words "charitable purposes" in force in any part of the United Kingdom

Activities: Provision of support, information and refuge accommodation to people, adults and children, who have experienced domestic abuse.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Accommodation/housing
- **Who:** Other Defined Groups

Geography

- Bracknell Forest
- Reading
- West Berkshire
- Wokingham

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,736,775	£1,753,608	£2,727,108	43
2024-03-31	£1,598,508	£1,627,810	£2,736,375	41
2023-03-31	£1,962,502	£1,520,703	£2,801,092	41
2022-03-31	£1,219,242	£1,275,250	£2,092,232	38
2021-03-31	£1,706,783	£1,257,941	£1,784,470	40

Trustees

Name	Role	Appointed
Minaz Beddall	Chair	2020-01-21
Chaya Kumudini Howard		2023-04-05
Elizabeth Stead		2025-05-21
Emma Louise Victoria Young		2022-11-30
Fiona Jones		2017-03-29
Gemma Hooper		2024-01-17
Kathryn Baddeley		2015-01-15

Accounts



Berkshire Women's Aid
(Limited by Guarantee)
Report & Financial Statements
31 March 2025

THURSDAY



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COMPANIES HOUSE

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Berkshire Women's Aid Charity Information

Company number 03081670

Charity number 1050484

**Registered office and
Operational address** 100 Longwater Avenue
Reading
Berkshire
RG2 6GP

Trustees Trustees, who are also Directors under Charity law, who served during the period up to the date of this report were as follows:

M.Beddall -	Chairperson
J Cooper	
K Baddeley	
F Jones	
C Howard	
E Young	
G Hooper	
M Rice-Jones	(resigned 1 May 2024)
B Moses-Mulrooney	(resigned 27 Jan 2025)
E Pedersen	(resigned 26 Mar 2025)
P Spinks	(resigned 17 April 2025)
D Hunt	(resigned 19 Sept 2025)
E Stead	(appointed 21 May 2025)
V Lambourne	(appointed 23 July 2025)

**Key Management
Personnel** Alexandra Simpson Chief Executive
Nicola Wimble Finance Director (resigned Jan 2025)
Jo Heldrich of Beehive Consulting (appointed Sept 2024)
Rachel Murray Director of Operations

Bankers

Barclays Bank plc	Nationwide Building
Leicester	Society
LE87 2BB	PO Box 3
	5-11 St Georges Street
	Douglas
	Isle of Man
	IM99 1 AS
Metro Bank	
One Southampton Row	
London	
WC1B 5HA	

Solicitors

Dexter Montague
105 Oxford Road
Reading
RG1 7UD

Auditor

Edwin Smith
32 Queens Road
Reading
RG1 4AU

**Berkshire Women's Aid
Trustees Report
Year ended 31 March 2025**



2024-25 has been another significant year for BWA (Berkshire Women's Aid) and we were pleased to announce the launch of a five-year strategy to outline and guide our plans for the medium term. Our CEO, now two years in post, has overseen a successful period for our organisation culminating in the establishment of three strategic aims for BWA over the next five years:

- Excellent and accessible services
- Engaged team and safe service
- Stable operating environment

Domestic abuse impacts all genders, age groups and backgrounds across the whole of society; no one is immune from its reach. BWA works with all survivors of domestic abuse regardless of gender, sexuality, ethnicity or disability. There has been no reduction in the need for our help; the incidents of domestic abuse are still high; every week, on average, two women across the UK are killed by a partner or ex-partner. We campaign to raise awareness, increase support for all survivors and ensure anyone who needs our service is able to access it.

BWA makes a critical difference to the lives of the survivors and their families that we support; our staff provide one-to-one and group support in all our settings/projects e.g. BWA refuges, Outreach, Aim for Change, Choices, Addison Project, Children and Young People work. In all aspects of our operations, we provide impartial advice and sign-posting to additional services including legal/finance/housing/mental health/substance use, assessment of risk and safety planning. Our staff are frequently told by survivors that they truly believe we have helped save their lives:

"I'm so grateful personally to BWA and to you... I wouldn't have got through this without you. There were times I was so low I really felt it was not worth going on and then you'd pop up and pull me back. You've been excellent, truly one in a million"

Berkshire Women's Aid Trustees Report Year ended 31 March 2025

"You helped me find my new found freedom that helped me speak to my employer and get help, I would have not moved on, just stayed in the same situation and financial issues and the children would have suffered"

"Since joining the Peer Support group, I feel my mental wellbeing has improved"

"Understanding what I was going through and what was wrong has made a big difference but also learning there was something I can do about it"

"The change I have seen in [my child] has been amazing – I cannot thank you enough for helping us talk again"

The charity sector is facing funding challenges at present with many charities and VCS organisations closing. BWA is no different but we are working tirelessly to secure additional funding and the four local authority contracts and the National Lottery are helping us maintain financial stability even in the most difficult times.

BWA Delivery Highlights in 2024-25

The need for BWA services remain consistently high across all our services and projects. Our services support all survivors of domestic abuse and we work closely with partners (including the national charity Women's Aid) to increase awareness of the levels of abuse across the county and nationally, as well as influencing policy-makers through campaigns, attending local Domestic Abuse Boards and participating in Domestic Homicide Reviews.

In 2024-25, we provided vital life changing support to nearly 6000 survivors and their children:

- We supported over 750 people through our IDVA/Outreach support: 365 referrals in Reading, 199 referrals in Bracknell and 192 referrals in West Berkshire.
- 20 men were supported by the Addison Project for male survivors.
- Teams continued to work above capacity, with the average caseload representing 108% of the contracted capacity. This gap is met by BWA funded roles and through our fundraising activities.
- We accommodated 53 women and 44 children in our BWA refuges, providing essential support at one of the most dangerous times for a survivor and their children.
- Our Helpline has received approximately 5179 calls from survivors and professionals in 2024, an increase of 8% compared with 2023.

Our referrals are received from MARAC, IChildren's Social Care, Housing Departments, the Police/DAIU, Health Professionals (e.g. Health Visitors) and other agencies (Victims First, IDVA and other DA services) and self-referrals.

BWA delivers real change for survivors because we provide high quality support services informed by an experienced team and extensive understanding of domestic abuse and the needs of the local community. Many survivors come to us through self-referral and are not receiving support from any other services. We advocate on behalf of survivors to ensure they are treated fairly by other services. We work efficiently, in close partnership with many

Berkshire Women's Aid

Trustees Report

Year ended 31 March 2025

other services, to access the most appropriate support for survivors, while also providing good value for money to our commissioners and reducing the risk of duplication of services.

BWA staff, volunteers and donors are essential to the work we do. They have phenomenal local insight, expertise and empathy: it is our people that make the charity successful and continue to deliver great outcomes for our service users.

Highlights and key achievements of 2024-25:

- Developed a five-year strategic plan (2025-2029)
- Developed our community fundraising strategy by launching our '£50k for 50 Years' campaign capitalising on a one-off opportunity to raise awareness and fundraise around our 50th anniversary
- Investment in the training and development of the BWA staff team
- Moved our main premises to Green Park Business Park in Reading
- Reached new funders through our Business Development/Bid-writing team
- Further development of our EDEI Strategy, Action Plan and Policy
- Migration to new accounting and health & safety software mitigating risk and maximising efficiency
- Achievement of SafeLives Accreditation for Outreach and Refuge teams
- 50% increase in use of volunteers to support our service
- New services set up including a Lived Experience group and Peer Support.
- Launch of a new website improving access to information for survivors, raising awareness of our services, increasing regular donations and supporters.

Objectives for 2025-26:

- To create a robust Accommodation Strategy in line with the changing needs of survivors.
- To develop our current estate with support from an interior designer to create individualised rooms in refuge.
- Part of the RBC agenda to improve provision for children and young survivors.
- Diversify our income through trusts and foundations and grant funding.
- Develop new partnerships including the delivery of a Women's Wellness contract to provide specific mental health and well-being support for survivors.
- Selection of events to celebrate the 50th Anniversary and raise '£50k for 50 Years'
- To meet our Business Plan for Year 1 of our Strategy including staff development, training, accommodation and marketing strategy.
- Work closely with local authorities and partners to support key local agendas, policy makers and national government directives.

BWA Vision and Mission

Our Vision

Our vision is to break the cycle of domestic abuse, today and for future generations.

Mission

Our mission is to work with survivors and children to find immediate routes to safety, recover and rebuild their lives. In delivering this mission we will ensure that those who cause harm are held to account and offered opportunities to change. We are part of a community tackling the impact of domestic abuse.

Berkshire Women's Aid

Trustees Report

Year ended 31 March 2025

Values

We value:

Everyone's story

We commit to ensuring that survivors, staff, and supporters' voices are heard and amplified and will maximise opportunities for those voices to improve the future for everyone. We will remember that everyone's story is unique and complex and will respond to them when they feel ready.

Courage

We bear witness and recognise the enormous courage of all who need our services, and our staff and supporters in pursuing outcomes for them. We acknowledge that those who use our services dare to share their struggles and endeavour to change their lives, so we will commit to honouring all acts of courage; no matter how small.

Trust

We will ensure that all survivors, staff, and supporters feel physically and psychologically safe. As an organisation, we will ensure we earn trust through honesty, transparency, and accountability as individuals and collectively. We will build trust by offering, accepting, and reflecting on feedback as opportunities for learning and growth.

Belonging

We will cultivate belonging, recognising that it requires effort and a focus on the intersectionality of all survivors, staff, and supporters. We acknowledge that a sense of belonging creates opportunities for inclusion, and aids individual wellbeing. We commit to creating opportunities for people from all backgrounds to feel a sense of belonging at BWA.

We want BWA to be a service local stakeholders feel is representative of them and they recognise as an example of best practice with highly skilled staff, finding the best outcomes for the survivors we work with. We will meet each survivor wherever they are in their story, we will listen, advocate on their behalf and provide crucial advice and support at the time it is needed most.

Summary of BWA Services

BWA offers a range of services and domestic abuse provision across the Reading Borough, Bracknell Forest, Wokingham Borough and West Berkshire areas.

Helpline

The helpline offers information, signposting and support to a wide range of callers including professionals, those experiencing domestic abuse, or calling on behalf of a friend or family member. It is the single point of entry for BWA services and operates 6 days a week and takes referrals for outreach and refuge as well as the other projects. Experienced call handlers support callers from the local authority areas in which BWA are commissioned to provide support. The helpline also provides information about other local and national services.

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Outreach/IDVA Support

BWA provides high quality, risk-led, specialist outreach/IDVA support to victims and survivors of domestic abuse across Reading, Bracknell and West Berkshire.

BWA Outreach/IDVA services offer support to those experiencing domestic abuse. The support consists of risk assessment, safety planning, emotional support and advocacy. BWA provides those experiencing abuse information about legal and civil remedies, housing, finances and benefits, signposting or making referrals to specialist support where required. BWA also provides support at court, attendance at child protection proceedings and other meetings as needed by the survivor. BWA attends MARAC, MATAC and MAPPA meetings.

Our Addison Project is dedicated to male survivors and provides outreach/IDVA support across the Reading Borough.

Refuge

Our Refuges provide a safe place for survivors of domestic abuse and their children and have been at the centre of BWA services since 1975. We have five refuges across Berkshire which are able to accommodate up to 32 women and 66 children. In Reading, four of these rooms, which can accommodate up to one woman and two children in each, are dedicated specialist provision for women from an Asian background supported by a specialist worker.

BWA refuges provide a safe, confidential home where survivors can feel safe and have time and space to make informed choices and decisions about their future. Staff work directly with survivors via a key-working program to provide emotional and practical support. The team assist with safety planning, managing finances, housing, legal support, accessing work, education or training, or health needs. They also support with children's needs, including education and their health and well-being.

Once the survivor has discussed all their options, the aim is for them to feel empowered to make informed choices regarding their family's future. Keeping the support plan under regular review ensures it is survivor focused, updated and amended as needs change. Embedded within the process is clear risk assessment framework to assist staff and survivors manage risk.

Aim for Change

Aim for Change is a 26 week program which has been developed to address domestic abuse, promoting changes in the behaviour of those who perpetrate abuse towards a current or former intimate partner. Taking a psychoeducational approach to program delivery, the intervention is grounded in the stages of change model and draws on motivational interviewing to enable participants to raise awareness and understanding of domestic abuse and reduce abusive behaviour. Integrated survivor support is in place to monitor safety and risk for those associated with the participant, providing an independent source of support and psychoeducational sessions to survivors.

Aim for Change is divided into two stages. The first phase consists of an 'early intervention' and is designed to be able to work with individuals who have yet to acknowledge the abuse,

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incorporating readiness to change and awareness raising. If an individual has acknowledged abusive behaviour at the conclusion of the first phase, they are assessed for suitability to progress to the second phase that focuses more on behavioural changes.

Children and Young People Programmes

BWA recognises the impact of domestic abuse on children and young people. The Domestic Abuse Act 2021 recognised children as survivors in their own right and BWA has designed and delivered services to meet this need.

BWA offer children and young people a safe environment in which they can share experiences and develop a better understanding of domestic abuse, its effects and importantly how they can keep themselves safe. BWA has provided tailored support either individually or in groups for over 10 years in the local area.

Expect Respect

BWA advocates the Women's Aid 'Expect Respect' program. Using this programme, we run sessions on healthy relationships with children and young people aged five and over. We work with children and young people who have experienced domestic abuse, with age appropriate activities that are designed to be fun and engaging. Our team of specialist workers support children and young people to resolve conflicts, safety plan and enhance their self-esteem tackling issues of domestic abuse in a safe and contained way.

Domestic Abuse Recovery Together (DART)

Developed by the NSPCC, the DART program works with children aged 7-14 and their parent to provide them with a safe space and the skills to speak to each other about domestic abuse, learn to communicate and rebuild their relationship.

Peer Support

A dedicated peer support group is something survivors had told us that they wanted for some time; women often talk about how much they have benefitted from speaking to others that have had similar experiences and that they wish support continued after the group came to an end. Many take the step to continue socialising as a group once the course finishes. BWA's peer support group has been inspired by this feedback.

Our new peer support group launched in September 2024. It is peer lead with the support of a skilled BWA facilitator, providing a safe space for clients to explore their feelings following their experiences of domestic abuse, discuss ways to overcome difficulties and explore support available in the community.

It has been established as a space for participants to identify specific support needs/topics that would be beneficial to their recovery; the lead facilitator can provide educational sessions or other supportive from the BWA workers and other specialised professionals.

The service will be available to female clients, including transgender women, who have accessed the services of BWA or are at the end of their support with BWA. Once again, this responds to feedback that transwomen often struggle to access domestic abuse support

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groups and ensures we are engaging more fully with our communities and creating inclusive services.

Lived Experience Groups

We believe that, to be an effective service, it is essential to foster a deep understanding of the needs and experiences of people who have gone through domestic abuse.

Wherever we can, and as a matter of policy, we actively seek opportunities for people who access our services to lead, guide and contribute to our work. BWA have multiple mechanisms for gathering and incorporating survivors' views into our work including feedback forms, focus groups, house meetings, ad hoc feedback and our external complaints/compliments processes. The Lived Experience Group has been developed as a natural extension to BWA's existing measures and is called Voices for Change.

BWA are working collaboratively with survivors and internal staff members to deliver this group both practically, and importantly, consistently, meaningfully and safely.

The group will consist of survivors from our local communities and these individuals do not necessarily have to be people who have accessed BWA's services in the past. Recruitment has taken place via social media, following engagement with the service and word of mouth. Staff worked collaboratively with survivors to deliver this group safely and meaningfully with positive outcomes.

Voices for Change runs bi-monthly and survivors will be reimbursed for their time and expenses. Sessions will focus on developing BWA's services, participating in local focus groups, needs assessments and feedback to the local authorities and contributing to the development of local and national policy responses to domestic abuse.

In time, survivors will be asked to set their own agendas and chair the group, giving them full ownership of this initiative.

This group will be a vital and integral component in ensuring that BWA's services are truly co-produced by those who need and access them.

Multi-Agency Training

BWA provides specialist domestic abuse multi-agency training and/or briefing sessions in partnership with the RBC/BFC/WBC councils and other statutory and voluntary agencies.

Training undertaken with partners has included BWA Services, Understanding Domestic Abuse Level 1 and 2) and Introduction to Coercive Control. This year we have supported nearly 600 individuals.

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Our Supporters

The Earley Charity	Greenham Trust	Involve
Garfield Weston	Co-operative Local Community Fund	Bucklebury Plant Sale
Reading Borough Council,	Circle Fund	Bracknell Mayor's Charity
Bracknell Forest Council	M&G Local Community Grant	Microfocus
National Lottery Better Communities Fund	Wokingham Housing Association	Trelux Charitable Trust
Masonic Charity Foundation	Blandy & Blandy	Reading Women's Self Defence Team
Nationwide,	Osborne Clarke	Connect Reading
Berkshire Community Foundation	Pepsico	Proctor and Gamble
Inner Wheel	Verizon	Ultima
NatWest	Cisco	Redlands WI
SafeLives	Waitrose/John Lewis	Pangbourne Art Café
Wokingham Lions		Reading Half Marathon
		Gerald Palmer Eling

BWA has a clear fundraising strategy with 3 strands:

- Local community including events and sports e.g. Reading Half Marathon
- Corporate: charity of the year relationships and other one-off donations
- Trust and Foundations grant applications

To achieve these aims we have one full time member of staff, our Community Fundraiser, and we also work with fundraising consultants. BWA is registered with the Fundraising Regulator and we follow the Code of Fundraising Practice and the Fundraising Promise, to ensure we maintain a high standard and ethical attitude towards all our fundraising activities. We do not engage any professional fundraisers or commercial participators as defined by Section 58 of The Charities Act 1992. The trustees are not aware of any failure to comply with Code or Promise during the reporting period.

We monitor all fundraising delivered by (or on behalf) of the charity; we are careful to be respectful to members of the public at events and while we are fundraising. All members of the public and any vulnerable people, for example our residents in refuge, are protected; we do not identify them and we ensure they are treated fairly, compassionately and only invited to attend events of their choosing, they are never made to attend if they do not wish to. Our service is inclusive and treats all members of the public and those engaging in our service respectfully, sensitively and without discrimination. We take care to ensure neither BWA nor anyone acting on our behalf unreasonably intrudes into any person's privacy, makes unreasonably persistent approaches for funding/support or places undue pressure on anyone to give money/support. Neither BWA, nor anyone acting on our behalf, has received any complaints regarding any aspect of our fundraising activities during the reporting period.

Berkshire Women's Aid Trustees Report Year ended 31 March 2025

Detailed Statements

The Trustees and Senior Management Team present their report and the audited financial statements for the year ended 31 March 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

Reference and administrative information set out on pages 3 & 4 forms part of this report. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the memorandum and articles of association and the 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 (FRS102) (effective 1 January 2019).

Structure, Governance and Management

The organisation is a charitable company limited by guarantee, incorporated on 19 July 1995 and registered as a charity on 25 June 1975.

The company was established under a memorandum of association, which established the objects and powers of the charitable company and is governed under its articles of association.

The Trustees are also the Directors and the report is also the Directors' Report required by section 417 of the Companies Act 2006.

Trustees delegate the day-to-day management and responsibility to the Chief Executive who is supported by the Finance Director who ensures the ongoing financial viability of the Charity and a Director of Operations who oversees all aspects of operations/delivery with a small team of Operational Managers.

The CEO, Senior Management Team and Board of Trustees followed the procedures advised by the Charity Commission before making appointments for positions. All Trustees give their time voluntarily and receive no benefits from the Charity. Any expenses reclaimed from the Charity are set out in note 8 of the financial statements.

Recruitment and Appointment of Trustees

Trustees are recruited through advertisements placed in local volunteer bureaux, social media, via the BWA website and by potential Trustees expressing their interest by making direct contact with BWA. Potential Trustees are requested to submit a written resume of their career and interests for consideration by the Board of Trustees and where there is a good fit are invited to be interviewed by a panel of at least two Trustees. If deemed suitable an interview with the chair will follow and then reference checking including a DBS check. Potential trustees are invited to attend one board meeting as an observer and then complete relevant paperwork and an induction. After the first meeting and if the Board is unanimous, the new trustee is elected on to the Board at the next meeting.

Trustees are not appointed by anyone outside the charitable company as per the terms of the articles. Trustees adhere to BWA policies and procedures for staff and volunteers.

BWA is a member of the Women's Aid Federation of England (WAFE).

Berkshire Women's Aid Trustees Report Year ended 31 March 2025 Induction and Training for Trustees

All Trustees receive a programme of induction, co-ordinated by the senior management team upon appointment. A Trustee Induction Pack is kept up to date and forms the basis of this induction. The induction includes a welcome and introduction to the Board and also an explanation of functions and services within BWA.

New Trustees are required to read the trustee guidance on the Charity Commission website and access other digital training materials regarding the role and responsibilities of a Charity Trustee and information specifically regarding domestic abuse.

Mandatory training for Trustees includes safeguarding (adult and children) and equality and diversity. Additional training is offered to the Board throughout the year.

Remuneration

The key management personnel team consisted of the Chief Executive, the Director of Operations and the Finance Director. The combined annual salaries including pensions and benefits for these key personnel is £202,207. Individual salaries are reviewed after the annual appraisal process. The annual pay review is based on an individual's achievement of targets and operational performance.

Staffing

The BWA staff team is made up of 22 full time and 18 part time members of staff. We currently have a number of volunteers who undertake specific projects or areas of work, with further volunteers in training. Additionally 5-6 times a year, teams of 10-15 volunteers help with specific projects such as clearing gardens or painting and decorating in refuges as part of Corporate Social Responsibility programmes with local businesses and our charity partners.

Preparation, selection, vetting and vigilant maintenance are all central to our safer recruitment policy with all senior managers undertaking the Safer Recruitment Training. All of our staff, students and volunteers are screened before commencing employment or volunteering with us. This includes DBS checks and taking up references from former employers; proof of identity and ability to work is additionally sought from candidates prior to interview along with relevant training/ education/ qualification certificates. Our recruitment policy and volunteer policy are updated annually to ensure all recent legislation and guidance is followed.

Pre-planned interview questions with an interview panel of two members of staff are used to assess the knowledge, insight and suitability of a candidate.

All volunteers, students and staff have to complete an enhanced Disclosure and Barring Service (DBS) check before they can commence their duties and they have to undertake comprehensive safeguarding training along with our introduction to domestic abuse training.

Objectives and Activities for the Public Benefit

The mission, vision and objectives of the Charity are summarised in the BWA Memorandum of Association. BWA assists women, men and their children who are in necessitous circumstances and, in particular, those women and their children who have suffered from abuse or maltreatment in their homes.

Berkshire Women's Aid Trustees Report Year ended 31 March 2025

The Trustees refer to the Charity Commission's general guidance on public benefit when reviewing the charitable aims and objectives and in planning future BWA operations and activities. In particular, the Trustees consider how planned activities and new projects will contribute to the aims and objectives that have been set.

The Charity furthers its charitable purposes for the public benefit by providing a range of services to enable people experiencing domestic abuse to make positive choices about their future and to rebuild their lives.

Risk Review

BWA has a comprehensive Risk Register that is reviewed regularly at Board Meeting. The Risk Register covers governance, operations, financial aspects, people management, legal and external factors e.g. government policy)

Risk to clients is managed through relevant policies including Health & Safety Policy, Safeguarding (adults and children), and the BWA Code of Conduct. Risk is also managed through monthly supervision and case management.

The senior team monitor financial risk by reviewing income and expenditure in the management accounts on a monthly basis as well as cash flow to ensure the Charity can meet its commitments as they fall due. Regular budget reforecasting allows tracking to ensure the Charity is looking ahead at its financial stability providing a longer-term picture. The income and expenditure, funding and financial risk is explored thoroughly at Board meetings every other month allowing strategy and actions to be revised if required.

The BWA risk register identifies all key risks and how these are being managed.

Financial Review

For several consecutive years BWA has been running at an operational deficit, We have taken a conservative approach to using our reserves to fund these deficits maintaining tight operational budgets and overhauling our financial systems to ensure we are monitoring progress in real-time. At the same time we remain realistic about our operational environment and plan have increased our targeted fundraising activity learning as we try new approaches. Different funding streams have been essential to ensure we can continue to deliver the diversity of projects BWA is committed to providing to survivors and their families.

The statement of financial activities shows that the total incoming resources increased to £1,736,775 while total resources expended (before gains on defined benefit scheme) increased to £1,753,608 plus gains on defined benefit scheme of £7,566 resulting in deficit of £9,267 including restricted funds (see page 36 for further details). The deficit of income over expenditure on unrestricted funds was £31,763.

BWA's principal funding sources are local authority contracts to provide refuge and outreach services. This income is supplemented by additional local authority grants available from time to time and restricted funding from trusts and foundations. We continue to improve relationships with corporate funders and our community giving remains consistent and significant. Increased presence across

Berkshire Women's Aid Trustees Report Year ended 31 March 2025

social media and a targeted community-giving campaign which we will continue to sustain this income stream despite the inflationary pressures faced by many and not reflected in contractual funding.

BWA has a defined benefit pension scheme with the Social Housing Pension Scheme (SHPS) which was closed to new members in 2010. This is a multi-employer scheme with a valuation at the last formal actuarial valuation date 30 September 2023 revealing a shortfall of assets compared with the value of liabilities for the whole scheme of £694 million. The actuary has set a deficit contribution plan for all members to which BWA makes its share of payments.

Reserves Policy

The Reserves Policy is set to ensure there is no disruption of Berkshire Women's Aid (BWA) services in the event of an unforeseen reduction in income or increase in expenditure. It also allows for contingencies aimed at the mitigation of any major risks identified that would have a financial impact should they materialise.

The Trustees have determined a requirement for freely available funds in order to fund the following:

- To maintain the continued furtherance of the objectives of the Charity.
- To cover management, administration, fundraising and other support costs.

The Trustees believe that, in line with the current contract dates and structure, the level of free reserves excluding pension deficit should be sufficient to cover:

- Continued service delivery for 6 months of half the activity of the Charity

The level of reserves is continually monitored by the Trustees and the policy is reviewed at least every three years.

At the end of March 2025 free reserves were £589,816 against a level of £444,992 which would be required under the policy (these figures exclude the pension deficit liability under the revised policy)

The Trustees regularly review the Charity's portfolio of owned properties within operational commitments to ensure that obligations are met over the longer term.

Investment Policy

The Trustees, having regard to the liquidity requirements of operating BWA, have kept available funds in interest-bearing deposit accounts.

Restrictions on Distribution

The memorandum of association prohibits the distribution of the income and property of the charitable company to the members. Upon dissolution or winding up of the company, the assets shall be given or transferred to some similar institution or institutions having objects similar to the charitable company.

Berkshire Women's Aid
Trustees Report
Year ended 31 March 2025
Statement of Trustees' Responsibilities

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

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware, and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Auditor

Edwin Smith were re-appointed as Charity's auditors and have expressed their willingness to continue in that capacity.

This report was approved by the Trustees on 19 November 2025 and signed on their behalf by



M Beddall – Chair

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid as at 31 March 2025

Opinion

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

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid as at 31 March 2025

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement [set out on page 18) the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid as at 31 March 2025

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

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud.

The objectives of our audit in respect of fraud, are to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the Charity and considered that the most significant are the Companies Act 2006, the Charities Act 2011, UK financial reporting standards as issued by the Financial Reporting Council and UK taxation legislation.
- We obtained an understanding of how the Charity complies with these requirements by making enquiries with management and those charged with governance. We corroborated our enquiries through our review of the Trustees' meeting minutes.
- We assessed the susceptibility of the financial statements to material misstatement, including how fraud might occur by considering the key risks impacting the financial statements and documenting the controls that the Charity has established to address risks identified, or that otherwise seek to prevent, deter or detect fraud. In our assessment we considered the risk of management override. Our audit procedures included testing manual journals on a sample basis and those journals where there is an increased risk of override, and an assessment of segregation of duties
- We inquired of management and those charged with governance as to any known instances of noncompliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities.

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid as at 31 March 2025

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Edwin Smith

Chartered Accountants
Statutory Auditor

32 Queens Road
Reading
RG1 4AU

Dated 16/12/2025

Berkshire Women's Aid
Statement of Financial Activities
Year ended 31 March 2025

		Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	Note	£	£	£	£
<u>Income:</u>					
Donations	2	111,465	3,600	115,065	97,940
Income from charitable activities	4	1,324,351	257,949	1,582,300	1,471,054
Investment income	3	19,311	20,099	39,410	29,514
Total income		1,455,127	281,648	1,736,775	1,598,508
<u>Expenditure:</u>	5				
Cost of raising funds		113,119	-	113,119	147,206
Cost of charitable activities		1,373,771	266,718	1,640,489	1,480,604
Total expenditure		1,486,890	266,718	1,753,608	1,627,810
Net income/(expenditure) before transfers		(31,763)	14,930	(16,833)	(29,302)
Actuarial gains/(losses) on defined benefit pension schemes	21	7,566	-	7,566	(35,415)
Gain on disposal of property		-	-	-	-
Transfers between funds	17	-	-	-	-
Net income/(expenditure) for the year/Net movement in funds		(24,197)	14,930	(9,267)	(64,717)
Fund balances at 1 April 2024		2,103,092	633,283	2,736,375	2,801,092
Fund balances at 31 March 2025		2,078,895	648,213	2,727,108	2,736,375

The statement of financial activities complies with the requirements for an income and expenditure account under the Companies Act 2006 and includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Berkshire Women's Aid
Balance Sheet
As at 31 March 2025

	Note	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	9		1,668,079		1,660,944
Current assets					
Debtors	10	328,523		373,833	
Cash at bank and in hand		1,313,429		1,564,453	
		<u>1,641,952</u>		<u>1,938,286</u>	
Creditors: amounts falling due within one year	11	(333,363)		(362,974)	
Net current assets/(liabilities)			1,308,589		1,575,312
Creditors: amounts falling due after one year	13		(70,560)		(271,853)
Provisions for liabilities					
Defined benefit pension scheme liability	14		(179,000)		(228,028)
Total net assets			<u>2,727,108</u>		<u>2,736,375</u>
Income funds of the Charity					
Restricted funds	17		648,213		633,283
Unrestricted funds:					
General funds	17	2,078,895		2,103,092	
Designated funds	17	-	2,078,895	-	2,103,092
			<u>2,727,108</u>		<u>2,736,375</u>

The charitable 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, although an audit has been carried out under section 144 of the Charities Act 2011. No member of the company has deposited a notice, pursuant to section 476 requiring an audit of these accounts under the requirements of the Companies Act 2006.

The directors (trustees) acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions relating to small companies within part 15 of the Companies Act 2006.

The accounts were approved by the Board on 19 November 2025.

Director/Trustee – M Beddall
Company Registration No. 03081670



Berkshire Women's Aid
Statement of Cash Flows
Year ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities:		(228,527)	(38,206)
Net cash provided/(used) by operating activities		<u>(228,527)</u>	<u>(38,206)</u>
Cash flows from investing activities:			
Interest from investments		39,410	29,514
Purchase of fixed assets		(26,882)	-
Purchase of freehold property		-	-
Net cash provided by investing activities		<u>12,528</u>	<u>29,514</u>
Cash flows from financing activities:			
Repayments of borrowing	19	(35,025)	(33,541)
Net Cash used in financing activities		<u>(35,026)</u>	<u>(33,541)</u>
Change in cash and cash equivalents in the year		(251,024)	(42,233)
Cash and equivalents at the beginning of the year		1,564,453	1,606,686
Cash and cash equivalents at the end of the year		<u>1,313,429</u>	<u>1,564,453</u>
Net income/(expenditure) for the year (as per the statement of financial activities)		(9,267)	(64,717)
Adjustments for:			
Depreciation charges		19,747	13,205
Gain on disposal of tangible fixed asset		-	-
Interest from investments		(39,410)	(29,514)
(Increase) / decrease in debtors		45,310	(331,633)
Increase / (decrease) in creditors and provisions		(244,907)	374,453
Net cash provided from operating activities		<u>(228,527)</u>	<u>(38,206)</u>
Analysis of cash and equivalents			
Cash in hand	19	1,313,429	1,564,453
Total		<u>1,313,429</u>	<u>1,564,453</u>

Berkshire Women's Aid

Notes to the Financial Statements

Year ended 31 March 2025

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 to the UK and Republic of Ireland (FRS 102) (effective January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Berkshire Women's Aid 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 note(s).

Preparation of the accounts on a going concern basis

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.

Fund Accounting

- Unrestricted funds are donations and other incoming resources available for use at the discretion of the Trustees in furtherance of the objectives of the Charity
- Designated funds are 'unrestricted' funds allocated by the Trustees for particular purposes.
- Restricted funds are those donated for use in a particular area or for specific purposes.

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 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.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

Donations and other income

Donations and other income are recognised when they become due and credited to the statement of financial activities. Any donations received for specific time restricted purposes are carried forward as deferred income and matched with related expenditure.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2025
1. ACCOUNTING POLICIES (CONTINUED)

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.

Expenditure

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

Expenditure is classified under the following activity headings within the statement of financial activities to one of the following headings:

- **Costs of raising funds**
The direct costs of fundraising and publicity activities (see below).
- **Expenditure on charitable activities**
The direct and associated support costs of providing refuge accommodation to women and children and community outreach/IDVA support to people who have experienced domestic violence and abuse.

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

Grants payable are payments made to third parties in the furtherance of the charitable objects of the Charity. In the case of unconditional grants, they are accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the one year or multi-year grant. Grant awards that are subject to the recipient fulfilling performance conditions are accrued as the performance conditions are met.

Allocation of support and governance costs

Expenditure is allocated to the particular activity where the cost relates directly to that activity. These costs have been allocated between the cost of raising funds and expenditure on charitable activities. Costs of generating funds includes the cost of bid-writing consultants and an allocation of the payroll costs of a small number of staff working on fundraising and the submission of bids. The allocations vary between 10% and 100%.

Costs are identified relating to the governance of the Charity being the costs associated with constitutional statutory requirements and costs associated with the strategic management of the Charity's activities.

Support costs and governance costs are apportioned between the key charitable activities undertaken in the year on the basis of revenue earned.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2025

1. ACCOUNTING POLICIES (CONTINUED)

Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Operating leases

Rental charges are charged on a straight-line basis over the term of the lease.

Tangible fixed assets

Individual assets or groups of similar assets costing £1,000 or more are capitalised at cost. Assets are reviewed for impairment if circumstances indicate that their carrying value may exceed their net realisable value and value in use.

Depreciation is calculated to write off the cost less estimated residual value of fixed assets over their estimated useful lives. The depreciation rates in use are as follows:

Freehold land is not depreciated

Freehold buildings 50 years straight line

Housing and office equipment	3 years straight line
------------------------------	-----------------------

Computer equipment and software 3 years straight line

Debtors

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

Cash at bank and in hand

Cash at bank and in hand includes cash and short-term deposits with a maturity or notice period of twelve months or less at the balance sheet date.

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.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2025
1. ACCOUNTING POLICIES (CONTINUED)

Pension Schemes

Defined contribution scheme

The Charity operates a defined contribution scheme for its employees. Contributions payable to the scheme are charged to the statement of financial activities in the period to which they relate. The assets of the scheme are held separately from the Charity in an independently administered fund.

Defined benefit scheme

The Charity also participates in a multi-employer defined benefit scheme, being the Social Housing Pension Scheme (SHPS), which was closed to new entrants in March 2010 and the scheme was closed to contributions with effect from April 2013

A defined benefit plan defines the pension benefit that the employee will receive on retirement, usually dependent upon several factors including age, length of service and remuneration. A defined benefit plan is a pension plan that is not a defined contribution plan.

The liability recognised in the balance sheet in respect of the defined benefit plan is the present value of the defined benefit obligation at the reporting date less the fair value of the plan assets at the reporting date.

The defined benefit obligation is calculated using the projected unit credit method. Annually SHPS engages independent actuaries to calculate the obligation. The present value is determined by discounting the estimated future payments (recovery plan contributions) using equivalent single discount rates that vary with the duration of the employer liabilities which give the same results as as using a full AA corporate bond (high quality corporate bond) yield curve to discount the employer's obligations over the specific duration of the employer's liabilities ('discount rate').

The fair value of plan assets is measured in accordance with the FRS 102 fair value hierarchy. This includes the use of appropriate valuation techniques.

Remeasurements of the net defined benefit liability, which comprise actuarial gains and losses arising from experience adjustments, the return on scheme assets, changes in actuarial assumptions are charged or credited to the statement of financial activities after net income/expenditure.

The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation and the fair value of scheme assets. This cost and other expenses are recognised in income/expenditure of the statement of financial activities.

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2025

2. DONATIONS

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Donations and gifts	111,465	3,600	115,065	94,343
Other grants etc.	-	-	-	3,597
	111,465	3,600	115,065	97,940

3. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Bank interest	19,311	20,099	39,410	29,514

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2025

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Refuge				
Rent	313,363	-	313,363	281,701
Service charges	38,879	-	38,879	36,390
Reading Borough Council	119,500	-	119,500	133,500
Bracknell Forest Council (BFC)	84,803	-	84,803	89,803
BFC - Safe Accommodation	-	-	-	26,250
BFC - VCFS	-	-	-	14,847
Bracknell Forest Council IDVA	-	-	-	35,579
National Lottery COL	-	-	-	44,266
Wokingham Borough Council	40,000	-	40,000	40,000
Other	-	-	-	13,680
	596,545	-	596,545	716,016
Outreach				
Reading Borough Council (RBC)	370,513	-	370,513	359,709
Garfield Weston	-	15,000	15,000	20,000
BCF Vital	-	6,000	6,000	-
BFC Specialist WA advocacy report	2,000	-	2,000	-
RBC - Outreach	2,000	-	2,000	8,906
RBC - Triage	-	-	-	7,500
RBC - Small grants – aim for change	-	4,500	4,500	500
Charles Hayward – aim for change	-	23,600	23,600	-
Bracknell Forest Council (BFC)	90,296	-	90,296	10,000
BFC – Helpline plus	49,000	-	49,000	-
West Berks Council	206,997	-	206,997	158,279
The Earley Charity	-	54,989	54,989	49,454
National Lottery SAFE	-	107,883	107,883	53,910
Nationwide	-	-	-	32,489
Save Lives Natwest Circle	-	2,000	2,000	-
	720,806	213,972	934,778	700,747
Children's Services				
Masonic Charitable Foundation	-	24,959	24,959	34,943
RBC - Small grants	-	-	-	4,998
Berkshire West Mental Health Inequalities Fund	-	-	-	5,000
Berkshire Community Foundation	-	5,000	5,000	-
Good Exchange	-	14,018	14,018	-
Thames Valley Community Fund	7,000	-	7,000	-
	7,000	43,977	50,977	44,941
Core Services				
Other	-	-	-	9,350
	-	-	-	9,350
Total	1,324,351	257,949	1,582,300	1,471,054

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2025

5. EXPENDITURE

	Cost of raising funds	Refuge	Outreach	Children's services	Other services	Governance costs	Support costs	Total	2024
	£	£	£	£		£	£	£	£
Staff training		774	13,477	189	180		8,085	22,705	11,970
Volunteer costs			30				330	360	378
Other staff costs		315	453	728	3,166		7,747	12,409	32,249
Grants to institutions			4,152				5,129	9,281	4,025
Provision of housing services		106,397	6,841	674	579		9,115	123,606	219,647
Rent and property costs		83,495	7,491	155			63,353	154,494	85,709
Premises and offices costs		14,472	8,523	1,430	8,042		77,932	110,399	107,447
Payroll and support costs (including fundraising costs)	113,119	229,229	456,140	55,698	63,880	44,412	295,510	1,257,988	1,128,223
Depreciation							19,748	19,748	13,205
Professional advice				50	635		24,371	25,056	6,996
Finance cost – pension deficit							9,856	9,856	10,191
Audit and accounts						7,706		7,706	7,770
	113,119	434,682	497,107	58,924	76,482	52,118	521,176	1,753,608	1,627,810
Allocation of overheads		204,098	282,872	17,441	16,765		-521,176	-	-
Allocation of governance costs		20,409	28,286	1,744	1,679	-52,118		-	-
Total expenditure	113,119	659,189	808,265	78,109	94,926	-	-	1,753,608	1,627,810
2024 expenditure	147,206	664,624	739,925	76,055	-	-	-	1,627,810	1,520,703

Auditor's remuneration comprises audit fees of £6,300 (2024: £6,180). and accountancy services of £1,406 (2024: £1,520).

Of the total expenditure, £1,486,890 was unrestricted (2024: £1,376,787) and £266,718 was restricted (2024: £251,023).

Berkshire Women's Aid

Notes to the Financial Statements

Year ended 31 March 2025

6. TAXATION

The company is a registered Charity. It has no liability to corporation tax on bank interest received on its charitable activities.

7. TRUSTEES AND RELATED PARTY TRANSACTIONS

The Trustees were not paid and did not receive any benefits from employment with the Charity in the year (2024: £nil).

There were no reimbursements of expenses to Trustees during the year (2024: £nil).

There were no related party transactions with trustees.

8. EMPLOYEES

Employment Costs

	2025	2024
	£	£
Wages and salaries	1,063,240	925,671
Social security costs	83,531	76,205
Other pension costs	28,939	24,926
	<u>1,175,710</u>	<u>1,026,802</u>

Number of employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Refuge	9	9
Outreach	19	16
Children's Services	3	2
Support	12	14
	<u>43</u>	<u>41</u>

The average number of full-time equivalent staff employed during the year was 32.6 (2024: 32).

No employees received more than £60,000 (but less than £70,000) in the financial year (2024:nil).

The key management personnel of the Charity comprise the Trustees, Chief Executive Officer, Finance Director and Director of Operations. The total employee benefits including pension contributions of the key management personnel of the Charity were £202,207 (2024: £184,625). See note 7 for specific details on Trustees.

From February 2025 the Finance Director duties were outsourced.

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2025

9. TANGIBLE FIXED ASSETS

	Freehold property	Furniture and equipment	Leasehold Improvements	Total
	£	£		£
Cost				
At 1 April 2024	1,796,377	42,055	-	1,838,432
Additions	-	4,244	22,638	26,882
Disposals	-	-	-	-
At 31 March 2025	1,796,377	46,299	22,638	1,865,314
Depreciation				
At 1 April 2024	135,433	42,055	-	177,488
On disposals	-	-	-	-
Charge for the year	13,203	837	5,707	19,747
At 31 March 2025	148,635	42,892	5,707	197,235
Net book value				
At 31 March 2025	1,647,739	3,407	16,931	1,668,079
At 31 March 2024	1,660,944	-	-	1,660,944

10. DEBTORS

	2025	2024
	£	£
Debtors	19,546	17,404
Prepayments and accrued income	308,977	356,429
	328,523	373,833

Accrued income includes a multi-year grant due over one year £58,791 (2024: £164,733).

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2025

11. CREDITORS

Amounts falling due within one year

	2025	2024
	£	£
Bank loan	36,568	35,034
Trade creditors	20,686	27,826
Taxes and social security costs	16,324	18,185
Other creditors	2,913	1,206
Accruals	77,905	92,722
Deferred income	178,967	188,001
	333,363	362,974

12. DEFERRED INCOME

Deferred income comprises of restricted grants

	2025	2024
	£	£
Balance at beginning of year	352,734	54,627
Amount released to income in the year	(182,061)	(54,627)
Amount deferred in year	8,294	352,734
Balance at year end (including amounts due after one year)	178,967	352,734

13. CREDITORS

Amounts falling after one year

	2025	2024
Bank loan	70,560	107,120
Deferred income	-	164,733
	70,560	271,853

The bank loan totaling £70,560 at 31 March 2025 is the balance on a commercial mortgage taken out in 2018 for a term of ten years with a fixed rate of interest of 4.32%. The mortgage is secured upon the Charity's freehold property.

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2025

14. PROVISION FOR LIABILITIES

	2025	2024
	£	£
Defined benefit pension scheme liability	179,000	228,028

The movements in the year regarding the provision are detailed in note 21 on page 39.

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Fund balances at 31 March 2025 are represented by:	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Tangible fixed assets	1,668,079		1,668,079	1,660,944
Net current assets	660,376	648,213	1,308,589	1,575,312
Creditors falling due after one year	(70,560)		(70,560)	(271,583)
Pension deficit provision	(179,000)		(179,000)	(228,028)
	2,078,895	648,213	2,727,108	2,736,375

16. COMMITMENTS UNDER OPERATING LEASES

At 31 March 2025 the Charity had a total of future minimum lease payments under non-cancellable operating leases for each of the following periods:

Several of the leases have completed their term, the values included are the current rentals and where leases terminate during the next financial year, the commitment included is the value to the date of termination of the lease.

	2025	2024
	£	£
Expiry date:		
Not later than one year	82,926	63,288
2-5 years	56,708	-
	139,634	63,288

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2025

17. MOVEMENT IN FUNDS

Movements in restricted funds

	Balance at 1 April 2024	Income	Expenditure	Gains/Loss on defined pension scheme	Balance at 31 March 2025
	£	£	£	£	£
Wokingham Area Housing Society Limited	627,970	20,099	(4,799)	-	643,270
Refuge					
Shanti Fund	1,233	-	(120)	-	1,113
Women's Aid Flee Fund	-	600	(600)	-	-
Outreach					
The Earley Charity	-	54,989	(54,989)	-	-
Garfield Weston	-	15,000	(15,000)	-	-
National Lottery SAFE project	-	107,883	(107,883)	-	-
Charles Hayward aim for change	-	23,600	(23,600)	-	-
RBC Small Grant	-	4,500	(4,500)	-	-
Saves Lives – Nat West	-	2,000	(500)	-	1,500
Children's Services					
Masonic Charitable Foundation	-	24,959	(24,959)	-	-
Berkshire Community Foundation (BCF)	-	5,000	(5,000)	-	-
The Good Exchange	-	14,018	(14,018)	-	-
Resident Wellbeing					
BCF Vital	-	6,000	(6,000)	-	-
Inner Wheel Resettlement Fund	2,600	-	(1,750)	-	850
BCF Resettlement Fund	1,480	-	-	-	1,480
Abri – volunteer befriender service	-	3,000	(3,000)	-	-
	633,283	281,648	(266,718)	-	648,213
Unrestricted Funds					
General funds	2,103,092	1,455,127	(1,486,890)	7,566	2,078,895
	-	-	-	-	-
	2,103,092	1,455,127	(1,486,890)	7,566	2,078,895
Total Funds	2,736,375	1,736,775	(1,753,608)	7,566	2,727,108

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2025

17. MOVEMENT IN FUNDS (CONTINUED)

Purposes of the restricted funds

Shanti Fund

A fund specifically set up to meet the religious and cultural needs of women from BAME communities accessing BWA services.

The Earley Charity

Provided the funds for a senior management role that is targeted to develop our operations teams and key services including refuge accommodation, outreach and specialist projects.

Berkshire Community Foundation

Provided us with a selection of funds this year including funding for Vital befriender service and Children's and Young People's recovery from abuse service.

Inner Wheel Resettlement Fund

To support service users with hardship grants and household items when living in or moving on from refuge.

Garfield Weston

To support dedicated outreach provision with children and young people.

Wokingham Area Housing Society

To provide funding for the acquisition of dispersed refuge accommodation.

Masonic Charitable Foundation

To fund our children and young people's services in schools and across the county in community provision.

National Lottery

Better Communities Fund to target diverse communities, to increase outreach provision and consistency across the county and develop a new peer support programme after the conclusion of our group delivery.

Charles Hayward

Aim for Change - a programme for those who use abusive behaviour.

The Good Exchange

Donations from this online giving platform towards supporting young children and young people affected by abuse

Reading Borough Council Small Grant

Choices programmes for survivors, helping support them with historical abuse and develop a peer support aspect of the programme.

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2025

18. LEGAL STATUS OF THE CHARITY

The Charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

19. ANALYSIS OF CHANGES IN NET DEBT

	Balance at 1 April 2024 £	Cash- flows £	Balance at 31 March 2025 £
Cash	1,564,453	(251,024)	1,313,429
Loans falling due within one year	(35,034)	(1,534)	(36,568)
Loans falling due after more than one year	(107,120)	36,560	(70,560)
	(142,154)	35,026	(107,128)
Total	1,422,299	(215,998)	1,206,301

20. CONTINGENT LIABILITIES

Defined benefit pension liability

As detailed in note 21 the Charity participates in the Social Housing Pension Scheme which is a multi-employer defined benefit scheme

We were notified in 2021 by the Trustee of the Scheme that it has performed a review of the changes made to the Scheme's benefits over the years and the result is that there is uncertainty surrounding some of these changes. The Trustee is seeking clarification from the Court on these items, and this process is ongoing with it being unlikely to be resolved before the end of 2024 at the earliest. It is estimated that this could potentially increase the value of the full Scheme liabilities by £155m. We note that this estimate has been calculated as at 30 September 2023 on the Scheme's Technical Provisions basis. Until the Court direction is received, it is unknown whether the full (or any) increase in liabilities will apply and therefore, in line with the prior year, no adjustment has been made in these financial statements in respect of this.

Other

There is a possible but uncertain obligation dependent on the outcome of events relating to the potential award of extended contracts in the future. It is anticipated that in the event a liability became a present obligation that a liability of up to £43,882 could arise. One contract was extended after the year end and an amount paid of £11,604.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2025

21. PENSION SCHEME

The Charity participates in the Social Housing Pension Scheme (SHPS) which was closed to new members in 2010. SHPS offer several pensions structures including a multi-employer defined benefit scheme which provides benefits to some 500 non-associated employers.

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2023. This actuarial valuation showed assets of £2,570m (2020 -£5,148m), liabilities of £3,264m (2020- £6,708) and a reduced deficit of £694m (2020 £1,560m). To eliminate this funding shortfall, the Trustees and the participating employers have agreed that additional contributions will be paid, in combination, from all employers. 94% of Scheme members will expect to pay lower contributions over the three year recovery plan from 1 April 2025. The recovery plan end date will remain at 31 March 2028. The Charity's contributions are detailed on page 42.

The liability recognised in the balance sheet is the present value of the defined benefit obligation less the fair value of the plan's assets at the year-end as detailed below.

PRESENT VALUES OF DEFINED BENEFIT OBLIGATION, FAIR VALUE OF ASSETS AND DEFINED BENEFIT ASSET (LIABILITY)

	2025	2024
	£	£
Fair value of plan assets	972,982	991,928
Present value of defined benefit obligation	1,151,260	1,220,356
Surplus (deficit) in plan	(178,278)	(228,428)
Unrecognised surplus	-	-
Defined benefit asset (liability) to be recognized	(178,278)	(228,428)

RECONCILIATION OF THE IMPACT OF THE ASSET CEILING

	31 March 2025
Impact of asset ceiling at start of period	-
Effect of the asset ceiling included in net interest cost	-
Actuarial losses (gains) on asset ceiling	-
Impact of asset ceiling at end of period	-

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2025

21. PENSION SCHEME (CONTINUED)

**RECONCILIATION OF OPENING AND CLOSING BALANCES OF THE
DEFINED BENEFIT OBLIGATION**

	31 March 2025
	£
Defined benefit obligation at start of period	1,220,356
Current service cost	-
Expenses	3,871
Interest expense	58,243
Contributions by plan participants	-
Actuarial losses (gains) due to scheme experience	32,169
Actuarial losses (gains) due to changes in demographic assumptions	-
Actuarial losses (gains) due to changes in financial assumptions	(111,813)
Benefits paid and expenses	(51,566)
Liabilities acquired in a business combination	-
Liabilities extinguished on settlements	-
Losses (gains) on curtailments	-
Losses (gains) due to benefit changes	-
Exchange rate changes	-
Defined benefit obligation at end of period	<u>1,151,260</u>

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2025

21. PENSION SCHEME (CONTINUED)

**RECONCILIATION OF OPENING AND CLOSING BALANCES OF THE
FAIR VALUE OF PLAN ASSETS**

	31 March 2025
	£
Fair value of plan assets at start of period	991,928
Interest income	48,387
Experience on plan assets (excluding amounts included in interest income) - gain (loss)	(72,079)
Contributions by the employer	56,312
Contributions by plan participants	-
Benefits paid and expenses	(51,566)
Assets acquired in a business combination	-
Assets distributed on settlements	-
Exchange rate changes	-
Fair value of plan assets at end of period	<u>972,982</u>

The actual return on the plan assets (including any changes in share of assets) over the period from 31 March 2024 to 31 March 2025 was £(23,692).

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2025

21. PENSION SCHEME (CONTINUED)

**DEFINED BENEFIT COSTS RECOGNISED IN STATEMENT OF
STATEMENT OF FINANCIAL ACTIVITIES**

For the year to 31 March 2025

	£
Current service cost	-
Expenses	3,871
Net interest expense	9,856
Losses (gains) on business combinations	-
Losses (gains) on settlements	-
Losses (gains) on curtailments	-
Losses (gains) due to benefit changes	-
Defined benefit costs recognised in statement of comprehensive income (SoCI)	<u>13,727</u>

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2025

21. PENSION SCHEME (CONTINUED)

**DEFINED BENEFIT COSTS RECOGNISED IN OTHER
COMPREHENSIVE INCOME (OCI)**

For the year to 31 March 2025

	£
Experience on plan assets (excluding amounts included in net interest cost) - gain (loss)	(72,079)
Experience gains and losses arising on the plan liabilities - gain (loss)	(32,169)
Effects of changes in the demographic assumptions underlying the present value of the defined benefit obligation - gain (loss)	-
Effects of changes in the financial assumptions underlying the present value of the defined benefit obligation - gain (loss)	111,813
Total actuarial gains and losses (before restriction due to some of the surplus not being recognisable) - gain (loss)	7,565
Effects of changes in the amount of surplus that is not recoverable (excluding amounts included in net interest cost) - gain (loss)	-
Total amount recognised in other comprehensive income - gain (loss)	7,565

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2025

21. PENSION SCHEME (CONTINUED)

ASSETS

	31 March 2025	31 March 2024
	£	£
Global Equity	108,999	98,850
Absolute Return	-	38,732
Distressed Opportunities	-	34,966
Credit Relative Value	-	32,501
Alternative Risk Premia	-	31,481
Liquid Alternatives	180,421	
Emerging Markets Debt	-	12,832
Risk Sharing	-	58,059
Insurance-Linked Securities	3,000	5,126
Property	48,738	39,830
Infrastructure	165	100,199
Private Equity	863	810
Real Assets	116,480	
Private Debt	-	39,030
Opportunistic Illiquid Credit	-	38,766
Private credit	119,081	
Credit	37,211	
Investment grade credit	29,958	
High Yield	-	151
Cash	13,209	19,573
Corporate Bond Fund	-	-
Liquid Credit	-	-
Long Lease Property	280	6,407
Secured Income	16,236	29,619
Liability Driven Investment	294,678	403,688
Currency Hedging	1,559	(395)
Net Current Assets	2,104	1,703
Total assets	972,982	991,928

None of the fair values of the assets shown above include any direct investments in the employer's own financial instruments or any property occupied by, or other assets used by, the employer.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2025

21. PENSION SCHEME (CONTINUED)

KEY ASSUMPTIONS

	31 March 2025	31 March 2024
	% per annum	% per annum
Discount Rate	5.73%	4.87%
Inflation (RPI)	3.13%	3.19%
Inflation (CPI)	2.76%	2.76%
Salary Growth	3.76%	3.76%
Allowance for commutation of pension for cash at retirement	75% of maximum allowance	75% of maximum allowance

The mortality assumptions adopted at 31 March 2025 imply the following life expectancies:

	Life expectancy at age 65 (Years)
Male retiring in 2024	20.5
Female retiring in 2024	23.0
Male retiring in 2043	21.7
Female retiring in 2043	24.5

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2025

21. PENSION SCHEME (CONTINUED)

OTHER SMALL MULTI-EMPLOYER SCHEME

The Charity also has a much smaller multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. The scheme is so small the necessary disclosures as a defined contribution scheme are not considered material

.DEFINED CONTRIBUTION SCHEME COSTS

The defined contribution scheme contributions for the year total £28,939 (2024: £24,926).

Accounts



Berkshire Women's Aid
(Limited by Guarantee)
Report & Financial Statements
31 March 2024

Berkshire Women's Aid Contents

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Berkshire Women's Aid Charity Information

Company number 03081670

Charity number 1050484

Registered office and Operational address Suite 12, Green Park,
100 Longwater Avenue,
Reading
Berkshire
RG2 6GP

Trustees Trustees, who are also directors under Charity law, who served during the period up to the date of this report were as follows:

M.Beddall	Chairperson (from 1 July 2023)
M Rice-Jones	Chairperson (until 30 June 2023/resigned 1 May 2024)
D Hunt	
J Cooper	
P Spinks	
K Baddeley	
F Jones	
E O'Kerry	(resigned 5 April 2023)
B Moses-Mulrooney	
E Pedersen	
C Howard	(appointed 5 April 2023)
E Young	
G Hooper	(appointed 17 January 2024)

Key Management Andrea West Chief Executive (resigned 29 May 2023)
Alexandra Simpson Chief Executive (appointed 8 June 2023)

Personnel Nicola Wimble Finance Director
Rachel Murray Director of Operations

Bankers

Barclays Bank plc	Nationwide Building
Leicester	Society
LE87 2BB	PO Box 3
	5-11 St Georges Street
	Douglas
	Isle of Man
	IM99 1 AS
Metro Bank	
One Southampton Row	
London	
WC1B 5HA	

**Berkshire Women's Aid
Trustees Report
Year ended 31 March 2024**

Solicitors

Field Seymour Parkes
1 London Street
Reading
RG1 4PN

Dexter Montague
105 Oxford Road
Reading
RG1 7UD

Auditor

Edwin Smith
32 Queens Road
Reading
RG1 4AU

**Berkshire Women's Aid
Trustees Report
Year ended 31 March 2024**



About BWA

Our Vision

BWA is a charity that breaks the cycle of domestic abuse, today and for future generations.

Our Mission

We work with survivors to find immediate routes to safety to recover and rebuild.
We are part of a community tackling the impact of domestic abuse.

CEO Introduction

2023-24 has been a significant year for BWA with change leading to positive activities and outcomes. We have extended our offer into West Berkshire, TUPE-ing staff (Transfer under Protection of Employment) into the organisation and increasing the reach into more rural communities. I was delighted to join the organisation in June 2023 completing a strong senior management team with new roles of Director of Operations and Finance Director. Funding continues to be a significant challenge for BWA and we were thrilled to secure two large grants from The National Lottery and The Masonic Charity in line with our new fundraising strategy which seeks to diversify our income for future sustainability.

Probably our largest accolade to end this year was the announcement that BWA were awarded a new contract with Reading Borough Council to continue providing their key domestic abuse services. We value this relationship and hope to be able to build on the work we have been doing in this community since 1975. Next year sees BWA into its 50th year serving survivors of domestic abuse. All charities seek to end the problems they were

Berkshire Women's Aid Trustees Report Year ended 31 March 2024

created to solve. Sadly we have seen no reduction in the need for our help, in fact we see the opposite but we also know this means the work we do in our training sessions and awareness raising is meaningful and we intend to increase this even more in the coming years in line with a developing three year strategy. This report highlights our operational achievements and financial results for the year. We thank all our supporters, staff and volunteers for their tireless commitment and support in 2023/24 and look forward to strengthening relationships into next year and beyond.

Alexandra Simpson
Chief Executive

Our work and Impact

Domestic abuse impacts all genders, age groups and backgrounds across the whole of society; no one is immune from its reach and Berkshire Women's Aid (BWA) works with **all** survivors of domestic abuse. We have seen an increase in survivors with complex needs, emotional distress and housing challenges not to mention an increase in the number of survivors struggling with additional financial pressures and barriers to leaving their perpetrators as a result of the ongoing cost of living crisis.

Every week on average two women across the UK are killed by a partner or ex-partner. BWA staff work holistically with all survivors to address all risks and barriers to finding safe solutions. We work tirelessly in our campaign to raise awareness and ensure anyone who needs our service is able to access it easily. We work closely with partners (including the national charity Women's Aid) to increase awareness of the levels of abuse across the county and nationally, as well as influencing policy-makers through campaigns, attending local Domestic Abuse Boards and participating in Domestic Homicide Reviews.

BWA makes the critical difference to the lives of survivors and their families that we support. Our staff provide one-to-one and group support in all our settings and across our varied projects. In all aspects of our operations, we provide impartial advice and signposting to complementary services including legal/finance/housing/mental health/substance use, and assessment of risk and safety planning. Our staff are frequently told by survivors that they truly believe we have helped save their lives:

"I can't fault you at all, you're everything. You do great work and I know a lot of people like myself appreciate what you do. Thank you for all you have done for me."

"All the support you gave me and you speaking to professionals on my behalf made a big difference."

"I think the support has been amazing, you're actually the only person who understands."

"I feel so much stronger in myself [thanks to BWA], I feel a lot better."

The majority of the charity sector has faced funding challenges in recent years and BWA is no different; however, our new contract with Reading Borough Council (as the incumbent), and project funding from The National Lottery and The Masonic Charity are the beginning of our journey to increased financial resilience for the coming year and years beyond.

Berkshire Women's Aid Trustees Report Year ended 31 March 2024

BWA Delivery and Highlights in 2023-24

- Provided vital life changing support to nearly 6000 survivors and their children
- Outreach services, working in the community, supported 623 new clients
- Our children and young people's programmes supported 66 children one-to-one and in group sessions
- BWA received 757 referrals for refuge accommodation and accommodated 60 women and 50 children.
- BWA provide 32 safe accommodation units for survivors from across the country
- Our Helpline received over 4750 individual calls
- 10 Perpetrators experienced a greater focus on behaviour change within our Aim for Change programme, and 20 survivors were supported alongside
- 37 survivors attended BWA Choices programs
- 573 professionals attended BWA Domestic Abuse Training events
- BWA supported 26 men through our Addison Project (male survivors project)
- We supported 33 survivors from the LGBT+ community.

Highlights and key achievements of 2023-24:

- Secured the competitive Reading Borough Council Domestic Abuse Services (Accommodation and Non-Accommodation) contracts until 2027
- Successfully on-boarded team from West Berkshire to extend service delivery in this borough
- Funded Diverse Communities Outreach and Peer Support teams from The National Lottery Better Communities Fund
- Were awarded an in-year Cost of Living Fund by The National Lottery to support additional refuge provision and support services
- Achieved Respect Accreditation with the highest accolades for our Aim for Change perpetrator programme
- Increased reach and impact serving male and LGBTQ+ survivors historically underrepresented in our service
- Launched a modernised Equality, Diversity & Inclusion (EDI) Plan creating shared focus for staff and volunteers
- Retained and championed our incredible staff team by consulting and introducing new pay structures with a focus on improving the terms and conditions for those on our lowest salaries
- Delivered the first year of our fundraising strategy diversifying our income with an increased focus on trusts and foundations
- Invested in the training and development of the staff, volunteers and trustees

In March 2023 we set the following objectives for the year ahead:

- To achieve Respect Accreditation for our Aim for Change programme
- To deliver our fundraising strategy to increase community fundraising, trust and foundation grants and government/local authority funding
- To provide an extensive EDI Strategy, Action Plan and Policy

Berkshire Women's Aid Trustees Report Year ended 31 March 2024

- To develop new partnerships and areas of growth e.g. training packages
- To diversify funding streams and deliver a balanced budget
- To reduce areas of risk and manage change
- Offer enhanced professional development, training and progression for staff
- To develop new projects that meet the needs of the local community, survivors and address the government agenda (e.g. Domestic Abuse Act 2023 and Perpetrator Work)
- To purchase dispersed accommodation units, establishing accommodation resources that are better placed to meet the needs of diverse communities, including men and LGBTQ+ survivors.

In the last 12 months through focus and hard work we have achieved everything we planned and while dispersed accommodation units have not yet been added to our property portfolio, consultation and specific funding research is underway to ensure we can make the best use of funds entrusted to us from Wokingham Area Housing Society Ltd (WAHS) for this purpose while providing enhanced outcomes for survivors in Wokingham and beyond.

Despite an extremely challenging financial climate for charities, we are buoyed by a strong and passionate team, enthusiastic supporters and partners and wish to be equally as ambitious into 2024-25.

We plan to:

- Secure additional safe accommodation, in the form of dispersed accommodation. In line with the changing needs of survivors we want to be better placed to meet the needs of diverse communities, including men and LGBTQ+ survivors.
- Develop policies and practice in refuge in order to consider SafeLives accreditation for our refuge services in addition to outreach/IDVA.
- Develop and embed new services including Volunteer Befriender Service, Peer Support, Helpline Plus and Policy Support/Training Offer.
- Further develop our EDI Strategy, Action Plan and Policy
- Develop new partnerships and areas of growth e.g. training packages
- Continue to diversify funding streams by reaching new funders
- Deliver our 3 Year Financial Plan and further develop the BWA Strategy 2024-27
- Offer additional professional development, training and areas of progression for staff
- To develop new projects that meet the needs of the local community and survivors (e.g. Children & Young People work, Aim for Change perpetrator programme, Choices and Volunteer Befriender Service)
- Influence policy-makers and the government agenda

Summary of BWA's current Services

BWA offers a range of services and domestic abuse provision across the Reading Borough, Bracknell Forest, Wokingham Borough and West Berkshire areas. All BWA activities are underpinned by a set of values adopted by the Charity's volunteers, staff, management and trustees:

- **Welcoming and empowering**
- **Places of safety**
- **We do not judge**

Berkshire Women's Aid Trustees Report Year ended 31 March 2024

- **Trust**
- **Equality**
- **Raising awareness**

Helpline

Our Helpline is the single point of entry for BWA services and operates 24 hours per day, seven days a week. The helpline offers information, signposting and support to a wide range of callers including those experiencing domestic abuse, calling on behalf of a friend or family member, or professionals. Experienced call handlers support callers from out of the area, as well as those from the local authority areas where BWA is commissioned to provide support.

Refuge

Our Refuges provide a safe place for survivors of domestic abuse and their children and have been at the centre of BWA services since 1975. We have five refuges across Berkshire which are able to accommodate up to 32 women and 66 children. In Reading, four of the refuge spaces are dedicated specialist provision for women and children from an Asian background supported by a specialist worker.

BWA refuges provide a safe, confidential home where survivors can feel safe and have time and space to make informed choices and decisions about their future. Staff work directly with survivors via a key-working program to provide emotional and practical support. They can assist with safety planning, managing finances, housing, legal support, accessing work, education or training, or health needs. They also give support with children's needs, including education and their health and well-being.

We expect to add dispersed housing provision to our accommodation offer in the coming financial year. This accommodation will support survivors for whom shared accommodation is not appropriate.

Resettlement

Moving out of refuge can be a challenging time for women and their families. BWA's resettlement service offers survivors a stepping stone between the supported environment of the refuge and independent accommodation. Resettlement is tailored to individual needs and may include practical tasks involved in such a move. Local authorities have been supportive in helping us resettle survivors and their children thus enabling us to free up spaces for new clients fleeing abuse.

Aim for Change

Aim for Change is a 26 week program promoting changes in the behaviour of those who perpetrate abuse towards a current or former intimate partner. Taking a psychoeducational approach to program delivery, the intervention is grounded in the stages of change model and draws on motivational interviewing to enable participants to raise their awareness and understanding of domestic abuse and reduce their abusive behaviour. Integrated survivor support is in place to monitor safety and risk for those associated with the participant, providing an independent source of support and psychoeducational sessions to survivors.

Berkshire Women's Aid Trustees Report Year ended 31 March 2024

Aim for Change is divided into two phases. The first phase consists of an 'early intervention' and is designed to enable BWA staff to work with individuals who have yet to acknowledge the abuse, incorporating readiness to change and awareness raising. If an individual has acknowledged abusive behaviour at the conclusion of the first phase, they are assessed for suitability to progress to the second phase that focuses more on behavioural changes.

Outreach/IDVA Support

BWA Outreach/IDVA services offer support to those experiencing domestic abuse in the community. The support consists of risk assessment, safety planning, emotional support and advocacy. BWA provides those experiencing abuse with information about legal and civil remedies, housing, finances and benefits, signposting or making referrals to specialist support where required. BWA also provides support at court, attendance at child protection proceedings and other meetings as needed by the survivor. BWA attends Multi-Agency Risk Assessment Conference (MARAC), Multi-Agency Tasking and Coordination (MATAC) and Multi-Agency Public Protection Arrangements (MAPPA) meetings.

Choices

BWA Choices Programme is a psychoeducational programme that looks at the dynamics of domestic abuse and how the elements of power and control can affect our minds as well as our bodies. The group is open to survivors who have been affected by abuse by a spouse or a family member, either currently or in the past.

The Choices Programme covers the following themes:

- Healthy and unhealthy relationships
- How domestic abuse affects the survivor's confidence and self-esteem
- How domestic abuse affects children and young people
- Recognising controlling behaviours at an early stage in a relationship
- The impact of domestic abuse on beliefs
- Rebuilding damaged self-confidence and self-esteem

Children and Young People Programmes

BWA recognises the impact of domestic abuse on children and young people. The Domestic Abuse Act 2021 recognised children as survivors in their own right and BWA has designed and delivered services to meet this need.

BWA offer children and young people a safe environment in which they can share experiences and develop a better understanding of domestic abuse, its effects and importantly how they can keep themselves safe. BWA has provided tailored support either individually or in groups for over 10 years for children and young people and understands the impact on this group. Our programmes were well established by the time The Domestic Abuse Act 2021 recognised children as survivors of domestic abuse in their own right.

Expect Respect

Women's Aid 'Expect Respect' programme focuses on sessions regarding healthy relationships with children and young people aged five and over. We work with children and young people who have experienced domestic abuse, with engaging and age-appropriate activities that aim to resolve conflicts, safety plan and enhance their self-esteem tackling issues of domestic abuse in a safe and contained way.

Berkshire Women's Aid Trustees Report Year ended 31 March 2024

Domestic Abuse Recovery Together (DART)

Developed by the NSPCC, the DART program works with children aged 7-14 and their parent to provide them with a safe space and the skills to speak to each other about domestic abuse, learn to communicate and rebuild their relationship.

Multi-Agency Training

BWA provides specialist domestic abuse multi-agency training and/or briefing sessions in partnership with the RBC/BFC/WBC councils and other statutory and voluntary agencies.

Training undertaken with partners has included BWA Services, Domestic Abuse, Introduction to Coercive Control, Understanding Domestic Abuse Perpetrators, DASH and MARAC Training, Domestic Abuse in the Workplace and Cut it Out Training (DA Awareness)

Our Supporters

Thank you to all supporters in 2023-24. Your support changes and saves lives.

We receive various grants from many funders and supporters, some of which are listed here:

The Earley Charity	Greenham Trust	Microfocus
Garfield Weston	NHS Berkshire West	Reading Women's Self Defence Team
Reading Borough Council,	Mental Health Inequalities Fund	Connect Reading
Bracknell Forest Council	RBC Small Grants	Proctor and Gamble
West Berkshire Council	Co-operative Local Community Fund	Ultima
Wokingham Borough Council	M&G Local Community Grant	EES Group
National Lottery Better Communities Fund	Wokingham Area Housing Society	Diversified Ltd
National Lottery Cost of Living Fund	Blandy & Blandy	Bucklebury Plant Sale
Masonic Charity Foundation	Osborne Clarke	Pangbourne Art Café
Nationwide,	Pepsico	Reading Half Marathon
Berkshire Community Foundation	Verizon	Wokingham Lions
Inner Wheel Club of Maiden Erlegh	Cisco	Berkshire Motor Show
NatWest Circle Fund	Waitrose/John Lewis	Redlands WI
SafeLives	Involve	The Big Give
	Bracknell Mayor's Charity	

Berkshire Women's Aid Trustees Report Year ended 31 March 2024 Detailed Statements

The Trustees and Senior Management Team present their report and the audited financial statements for the year ended 31 March 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

Reference and administrative information set out on pages 3 & 4 forms part of this report. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the memorandum and articles of association and the 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 (FRS102) (effective 1 January 2019).

Structure, Governance and Management

The organisation is a charitable company limited by guarantee, incorporated on 19 July 1995 and registered as a charity on 25 June 1975.

The company was established under a memorandum of association, which established the objects and powers of the charitable company and is governed under its articles of association.

The Trustees are also the Directors and the report is also the Directors' Report required by section 417 of the Companies Act 2006.

Trustees delegate the day to day management and responsibility to the Chief Executive who is supported by the Finance Director who ensures the ongoing financial viability of the Charity and a Director of Operations who oversees all aspects of operations/delivery with a small team of Operational Managers.

The CEO, Senior Management Team and Board of Trustees followed the procedures advised by the Charity Commission before making appointments for positions. All Trustees give their time voluntarily and receive no benefits from the Charity. Any expenses reclaimed from the Charity are set out in note 8 of the financial statements.

Recruitment and Appointment of Trustees

Trustees are recruited through advertisements placed in local volunteer bureaux, social media, via the BWA website and by potential Trustees expressing their interest by making direct contact with BWA. Potential Trustees are requested to speak with the Chair and submit a written resume of their career and interests for consideration by the Board of Trustees. Following an interview by a panel of at least two Trustees and reference checking including a DBS check, suitable applicants are invited to attend one board meeting as an observer and then complete relevant paperwork and an induction. After the first meeting and if the Board is unanimous, the new trustee is elected on to the Board at the next meeting.

Trustees are not appointed by anyone outside the charitable company. Trustees adhere to BWA policies and procedures for staff and volunteers.

BWA is a member of the Women's Aid Federation of England (WAFE).

Berkshire Women's Aid Trustees Report Year ended 31 March 2024 Induction and Training for Trustees

All Trustees receive a programme of induction, co-ordinated by the senior management team upon appointment. A Trustee Induction Pack is kept up to date and forms the basis of this induction.

The induction includes a welcome and introduction to the Board and also an explanation of functions and services within BWA.

New Trustees are required to read the trustee guidance on the Charity Commission website and access other digital training materials regarding the role and responsibilities of a Charity Trustee and information specifically regarding domestic abuse.

Mandatory training for Trustees includes safeguarding (adult and children) and equality and diversity. Additional training is offered by Involve to the Board throughout the year.

Remuneration

Currently, the key management personnel team consists of three staff including, the Chief Executive, Finance Director and Director of Operations. The combined annual salaries including pensions and benefits for these key personnel is £184,625. Individual salaries are reviewed after each appraisal annually, although the Charity cannot guarantee an annual pay review and any salary increase is based on available funding, achievement of targets and operational performance. An extensive and detailed pay scale and salary review was conducted this year by the senior team and signed off by the Board.

Staffing

The BWA staff team is made up of 20 full time and 21 part time members of staff. We currently have a number of volunteers who undertake specific projects or areas of work, with further volunteers in training. Additionally, 5-6 times a year, teams of 10-15 volunteers help with specific projects such as clearing gardens or painting and decorating in refuges as part of Corporate Social Responsibility programmes with local businesses and our charity partners.

Preparation, selection, vetting and vigilant maintenance are all central to our safer recruitment policy with all senior managers undertaking the Safer Recruitment Training. All of our staff, students and volunteers are screened before commencing employment or volunteering with us. This includes DBS checks and taking up references from former employers; proof of identity and ability to work is additionally sought from candidates prior to interview along with relevant training/ education/ qualification certificates. Our recruitment policy and volunteer policy are updated annually to ensure all recent legislation and guidance is followed.

Pre-planned interview questions with an interview panel of two members of staff are used to access the knowledge, insight and suitability of a candidate.

Berkshire Women's Aid Trustees Report Year ended 31 March 2024

All volunteers, students and staff have to complete an enhanced Disclosure and Barring Service (DBS) check before they can commence their duties and they have to undertake comprehensive safeguarding training along with our introduction to domestic abuse training.

Objectives and Activities for the Public Benefit

The mission, vision and objectives of the Charity are summarised in the BWA Memorandum of Association. BWA assists women, men and their children who are in necessitous circumstances and, in particular, those women and their children who have suffered from abuse or maltreatment in their homes.

The Trustees refer to the Charity Commission's general guidance on public benefit when reviewing the charitable aims and objectives and in planning future BWA operations and activities. In particular, the Trustees consider how planned activities and new projects will contribute to the aims and objectives that have been set.

The Charity furthers its charitable purposes for the public benefit by providing a range of services to enable people experiencing domestic abuse to make positive choices about their future and to rebuild their lives.

Risk Review

BWA has a comprehensive Risk Register that is reviewed regularly at Board Meetings. The Risk Register covers governance, operations, financial aspects, people management, legal and external factors (e.g. government policy) and complements the Business Continuity Plan.

Risk to clients is managed through relevant policies including Health & Safety Policy, Safeguarding (adults and children), and the BWA Code of Conduct. Risk is also managed through monthly supervision and case management.

The senior team monitor financial risk by reviewing income and expenditure in the management accounts on a monthly basis as well as cash flow to ensure the Charity can meet its commitments as they fall due. Regular budget reforecasting allows tracking to ensure the Charity is looking ahead at its financial stability providing a longer term picture. The income and expenditure, funding and financial risk is explored thoroughly at Board meetings every other month allowing strategy and actions to be revised if required.

The BWA risk register identifies all key risks and how these are being managed.

Financial Review

BWA has been under financial pressure for the last few years but we have put a robust three year financial plan in place to monitor progress towards a return to surpluses. There has been an intended adjustment in the agenda for BWA to access grant funding from new trusts and foundations and the Trustees have invested in dedicated bid-writers to support with this area of development. Different funding streams have been essential to ensure we can continue to deliver the diversity of projects BWA is committed to providing to survivors and their families.

Berkshire Women's Aid Trustees Report Year ended 31 March 2024

The statement of financial activities shows that the total incoming resources decreased to £1,598,508 while total resources expended (before losses on defined benefit scheme) increased to £1,627,810 plus gains and losses of £35,415 resulting in a deficit of £64,717 including transfers and restricted funds. The deficit of income over expenditure on unrestricted funds was £65,935.

BWA's principal funding sources are Local Authority contracts to provide refuge and outreach services. This income is supplemented by donations and restricted grants.

The inflationary cost of living and increase in energy prices has had a significant impact on our costs across our refuges and other services which was not matched in the contracts from our local authorities, thus putting financial pressure on the organisation and leading to our operational deficit.

Income and expenditure for all services are continuously monitored and we take all possible steps to control our costs so that we can reach the widest number of clients possible.

BWA has a defined benefit pension scheme with the Social Housing Pension Scheme (SHPS) which was closed to new members in 2010. This is a multi-employer scheme with a valuation at the last formal actuarial valuation date 30 September 2020 revealing a shortfall of assets compared with the value of liabilities for the whole scheme of £1,560 million. The actuary has set a deficit contribution plan for all members to which BWA makes its share of payments.

Reserves Policy

The Trustees have set a Reserves Policy to ensure there is no disruption of Berkshire Women's Aid (BWA) services in the event of an unforeseen reduction in income or increase in expenditure. We also believe the Reserves Policy is sufficiently prudent to mitigate major financial risks.

The Trustees have determined that free reserves should be maintained at a level sufficient to cover continued service delivery for 6 months of half the activity of the Charity.

At 31 March 2024 free reserves were £442,148.

The reserves policy requires free reserves of £487,799.

At 31 March 2024 the Trustees recognise that BWA falls short of its Reserves Policy by £45,651. If the provision for the defined benefit pension scheme liability were to be removed from these calculations, free reserves would increase by a further £228,028, leaving the Charity in excess of its reserves policy by £182,677.

Reserves are monitored at every Board Meeting and a 3 year financial plan is in place to target replenishing reserves by 2026. Trustees are collectively confident that given the organisation's structure and statutory contract durations we have a prudent approach.

The Reserves Policy is reviewed at least every three years along with the Charity's portfolio of owned properties to ensure our commitments and obligations are met over the longer term.

Berkshire Women's Aid
Trustees Report
Year ended 31 March 2024
Investment Policy

The Trustees, having regard to the liquidity requirements of operating BWA, have kept available funds in interest-bearing deposit accounts.

Restrictions on Distribution

The memorandum of association prohibits the distribution of the income and property of the charitable company to the members. Upon dissolution or winding up of the company, the assets shall be given or transferred to some similar institution or institutions having objects similar to the charitable company.

Statement of Trustees' Responsibilities

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

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities Statement of Recommended Practice (SORP);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware, and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Berkshire Women's Aid
Trustees Report
Year ended 31 March 2024
Auditor

Edwin Smith were re-appointed as the Charity's auditors and have expressed their willingness to continue in that capacity.

This report was approved by the Trustees on 25 September 2024 and signed on their behalf by

A handwritten signature in black ink, appearing to read 'M Beddall', written over a horizontal line.

M Beddall – Chair

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid as at 31 March 2024

Opinion

We have audited the financial statements of Berkshire Women's Aid (the "Charity") for the year ended 31 March 2024 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid (continued)

as at 31 March 2024

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement [set out on page 18) the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid (continued) as at 31 March 2024

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

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud.

The objectives of our audit in respect of fraud, are to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the company.

Our approach was as follows:

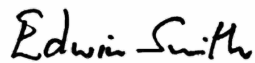
- We obtained an understanding of the legal and regulatory requirements applicable to the Charity and considered that the most significant are the Companies Act 2006, the Charities Act 2011, UK financial reporting standards as issued by the Financial Reporting Council and UK taxation legislation.
- We obtained an understanding of how the Charity complies with these requirements by making enquiries with management and those charged with governance. We corroborated our enquiries through our review of the Trustees' meeting minutes.
- We assessed the susceptibility of the financial statements to material misstatement, including how fraud might occur by considering the key risks impacting the financial statements and documenting the controls that the Charity has established to address risks identified, or that otherwise seek to prevent, deter or detect fraud. In our assessment we considered the risk of management override. Our audit procedures included testing manual journals on a sample basis and those journals where there is an increased risk of override, and an assessment of segregation of duties
- We inquired of management and those charged with governance as to any known instances of noncompliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities.

Berkshire Women's Aid
Independent Auditor's Report to the Members of Berkshire Women's Aid
(continued)
as at 31 March 2024

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Edwin Smith

Chartered Accountants
Statutory Auditor

32 Queens Road
Reading
RG1 4AU

Dated 8 October 2024
Edwin Smith is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

Berkshire Women's Aid
Statement of Financial Activities
Year ended 31 March 2024

		Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	Note	£	£	£	£
<u>Income:</u>					
Donations	2	95,440	2,500	97,940	687,155
Income from charitable activities	4	1,198,797	272,257	1,471,054	1,268,896
Investment income	3	14,425	15,089	29,514	6,451
Total income		1,308,662	289,846	1,598,508	1,962,502
<u>Expenditure:</u>	5				
Cost of raising funds		147,206	-	147,206	109,537
Cost of charitable activities		1,191,976	288,628	1,480,604	1,411,166
Total expenditure		1,339,182	288,628	1,627,810	1,520,703
Net income/(expenditure) before transfers		(30,520)	1,218	(29,302)	441,799
Actuarial gains/(losses) on defined benefit pension schemes	21	(35,415)	-	(35,415)	(32,556)
Gain on disposal of property		-	-	-	299,617
Transfers between funds	17	-	-	-	-
Net income/(expenditure) for the year/Net movement in funds		(65,935)	1,218	(64,717)	708,860
Fund balances at 1 April 2023		2,169,027	632,065	2,801,092	2,092,232
Fund balances at 31 March 2024		2,103,092	633,283	2,736,375	2,801,092

The statement of financial activities complies with the requirements for an income and expenditure account under the Companies Act 2006 and includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Berkshire Women's Aid
Balance Sheet
As at 31 March 2024

		2024		2023	
	Note	£	£	£	£
Fixed assets					
Tangible assets	9		1,660,944		1,674,149
Current assets					
Debtors	10	373,833		42,200	
Cash at bank and in hand		1,564,453		1,606,686	
		<u>1,938,286</u>		<u>1,648,886</u>	
Creditors: amounts falling due within one year	11	(362,974)		(147,658)	
Net current assets/(liabilities)			1,575,312		1,501,228
Creditors: amounts falling due after one year	13		(271,853)		(142,156)
Provisions for liabilities					
Defined benefit pension scheme liability	14		(228,028)		(232,129)
Total net assets			<u><u>2,736,375</u></u>		<u><u>2,801,092</u></u>
Income funds of the Charity					
Restricted funds	17		633,283		632,065
Unrestricted funds:					
General funds	17	2,103,092		2,130,748	
Designated funds	17	-	2,103,092	38,279	2,169,027
			<u><u>2,736,375</u></u>		<u><u>2,801,092</u></u>

The charitable 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 2024, although an audit has been carried out under section 144 of the Charities Act 2011. No member of the company has deposited a notice, pursuant to section 476 requiring an audit of these accounts under the requirements of the Companies Act 2006.

The directors (trustees) acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions relating to small companies within part 15 of the Companies Act 2006.

The accounts were approved by the Board on 25 September 2024.

Director/Trustee – M Beddall



Company Registration No. 03081670

Berkshire Women's Aid
Statement of Cash Flows
Year ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities:		(38,206)	367,360
Net cash provided/(used) by operating activities		(38,206)	367,360
Cash flows from investing activities:			
Interest from investments		29,514	6,451
Proceeds from disposal of tangible fixed asset		-	312,235
Purchase of freehold property		-	(376,432)
Net cash provided by investing activities		29,514	(57,746)
Cash flows from financing activities:			
Repayments of borrowing	19	(33,541)	(32,138)
Net Cash used in financing activities		(33,541)	(32,138)
Change in cash and cash equivalents in the year		(42,233)	277,476
Cash and equivalents at the beginning of the year		1,606,686	1,329,210
Cash and cash equivalents at the end of the year		1,564,453	1,606,686
Net income/(expenditure) for the year (as per the statement of financial activities)		(64,717)	708,860
Adjustments for:			
Depreciation charges		13,205	19,205
Gain on disposal of tangible fixed asset		-	(299,617)
Interest from investments		(29,514)	(6,451)
(Increase) / decrease in debtors		(331,633)	1,061,459
Increase / (decrease) in creditors and provisions		374,453	(1,116,096)
Net cash provided from operating activities		(38,206)	367,360
Analysis of cash and equivalents			
Cash in hand	19	1,564,453	1,606,686
Total		1,564,453	1,606,686

Berkshire Women's Aid

Notes to the Financial Statements

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 to the UK and Republic of Ireland (FRS 102) (effective January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Berkshire Women's Aid 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 note(s).

Preparation of the accounts on a going concern basis

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.

Fund Accounting

- Unrestricted funds are donations and other incoming resources available for use at the discretion of the Trustees in furtherance of the objectives of the Charity
- Designated funds are 'unrestricted' funds allocated by the Trustees for particular purposes.
- Restricted funds are those donated for use in a particular area or for specific purposes.

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 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.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

Donations and other income

Donations and other income are recognised when they become due and credited to the statement of financial activities. Any donations received for specific time restricted purposes are carried forward as deferred income and matched with related expenditure.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2024
1. ACCOUNTING POLICIES (CONTINUED)

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.

Expenditure

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

Expenditure is classified under the following activity headings within the statement of financial activities to one of the following headings:

- **Costs of raising funds**
The direct costs of fundraising and publicity activities (see below).
- **Expenditure on charitable activities**
The direct and associated support costs of providing refuge accommodation to women and children and community outreach/IDVA support to people who have experienced domestic violence and abuse.

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

Grants payable are payments made to third parties in the furtherance of the charitable objects of the Charity. In the case of unconditional grants, they are accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the one year or multi-year grant. Grant awards that are subject to the recipient fulfilling performance conditions are accrued as the performance conditions are met.

Allocation of support and governance costs

Expenditure is allocated to the particular activity where the cost relates directly to that activity. These costs have been allocated between the cost of raising funds and expenditure on charitable activities. Costs of generating funds includes the cost of bid-writing consultants and an allocation of the payroll costs of a small number of staff working on fundraising and the submission of bids. The allocations vary between 10% and 100%.

Costs are identified relating to the governance of the Charity being the costs associated with constitutional statutory requirements and costs associated with the strategic management of the Charity's activities.

Support costs and governance costs are apportioned between the key charitable activities undertaken in the year on the basis of revenue earned.

Berkshire Women's Aid

Notes to the Financial Statements (continued)

Year ended 31 March 2024

1. ACCOUNTING POLICIES (CONTINUED)

Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Operating leases

Rental charges are charged on a straight-line basis over the term of the lease.

Tangible fixed assets

Individual assets or groups of similar assets costing £1,000 or more are capitalised at cost. Assets are reviewed for impairment if circumstances indicate that their carrying value may exceed their net realisable value and value in use.

Depreciation is calculated to write off the cost less estimated residual value of fixed assets over their estimated useful lives. The depreciation rates in use are as follows:

Freehold land is not depreciated

Freehold buildings 50 years straight line

Housing and office equipment 3 years straight line

Computer equipment and software 3 years straight line

Debtors

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

Cash at bank and in hand

Cash at bank and in hand includes cash and short-term deposits with a maturity or notice period of twelve months or less at the balance sheet date.

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.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2024

1. ACCOUNTING POLICIES (CONTINUED)

Pension Schemes

Defined contribution scheme

The Charity operates a defined contribution scheme for its employees. Contributions payable to the scheme are charged to the statement of financial activities in the period to which they relate. The assets of the scheme are held separately from the Charity in an independently administered fund.

Defined benefit scheme

The Charity also participates in a multi-employer defined benefit scheme, being the Social Housing Pension Scheme (SHPS), which was closed to new entrants in March 2010 and the scheme was closed to contributions with effect from April 2013

A defined benefit plan defines the pension benefit that the employee will receive on retirement, usually dependent upon several factors including age, length of service and remuneration. A defined benefit plan is a pension plan that is not a defined contribution plan.

The liability recognised in the balance sheet in respect of the defined benefit plan is the present value of the defined benefit obligation at the reporting date less the fair value of the plan assets at the reporting date.

The defined benefit obligation is calculated using the projected unit credit method. Annually SHPS engages independent actuaries to calculate the obligation. The present value is determined by discounting the estimated future payments (recovery plan contributions) using equivalent single discount rates that vary with the duration of the employer liabilities which give the same results as as using a full AA corporate bond (high quality corporate bond) yield curve to discount the employer's obligations over the specific duration of the employer's liabilities ('discount rate').

The fair value of plan assets is measured in accordance with the FRS 102 fair value hierarchy. This includes the use of appropriate valuation techniques.

Remeasurements of the net defined benefit liability, which comprise actuarial gains and losses arising from experience adjustments, the return on scheme assets, changes in actuarial assumptions are charged or credited to the statement of financial activities after net income/expenditure.

The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation and the fair value of scheme assets. This cost and other expenses are recognised in income/expenditure of the statement of financial activities.

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2024

2. DONATIONS

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
Donations and gifts	91,843	2,500	94,343	63,681
Other grants etc.	3,597	-	3,597	623,474
	95,440	2,500	97,940	687,155

3. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
Bank interest	14,425	15,089	29,514	6,451

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2024

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Refuge				
Rent	281,701	-	281,701	251,228
Service charges	36,390	-	36,390	54,235
Reading Borough Council	133,500	-	133,500	107,000
Bracknell Forest Council (BFC)	89,803	-	89,803	78,470
BFC - Safe Accommodation	26,250	-	26,250	-
BFC - VCFS	-	14,847	14,847	-
Bracknell Forest Council IDVA	35,579	-	35,579	10,000
National Lottery COL	-	44,266	44,266	-
Wokingham Borough Council	40,000	-	40,000	40,000
Other	11,180	2,500	13,680	12,074
	654,403	61,613	716,016	553,007
Outreach				
Reading Borough Council (RBC)	359,709	-	359,709	358,792
RBC - Outreach	8,906	-	8,906	-
RBC - Triage	7,500	-	7,500	-
RBC - Small grants	-	500	500	-
Bracknell Forest Council	10,000	-	10,000	82,000
West Berks Council	158,279	-	158,279	71,309
The Earley Charity	-	49,454	49,454	46,621
National Lottery SAFE	-	53,910	53,910	-
Garfield Weston	-	20,000	20,000	5,000
Nationwide	-	32,489	32,489	24,994
	544,394	156,353	700,747	588,716
Children's Services				
Masonic Charitable Foundation	-	34,943	34,943	-
The Fairhill Foundation	-	-	-	108,840
RBC - Small grants	-	4,998	4,998	-
Berkshire West Mental Health Inequalities Fund	-	5,000	5,000	-
	-	44,941	44,941	108,840
Core Services				
Involve Community Grant	-	-	-	18,333
Other	-	9,350	9,350	-
	-	9,350	9,350	18,333
Total	1,198,797	272,257	1,471,054	1,268,896

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2024

5. EXPENDITURE

	Cost of raising funds	Refuge	Outreach	Children's services	Governance costs	Support costs	Total	2023
	£	£	£	£	£	£	£	£
Staff training	-	3,904	4,730	240	-	3,096	11,970	16,693
Volunteer costs	-	-	-	-	-	378	378	128
Other staff costs	-	584	2,084	989	-	28,592	32,249	20,967
Grants to institutions	-	-	275	-	-	3,750	4,025	-
Provision of housing services	-	153,072	18,332	804	-	47,439	219,647	212,369
Rent and property costs	-	54,197	-	-	-	31,512	85,709	65,064
Premises and offices costs	-	20,138	13,118	2,111	-	72,080	107,447	134,856
95% payroll and support costs (including fundraising costs)	147,206	177,956	422,924	55,114	30,124	294,899	1,128,223	1,032,101
Depreciation	-	-	-	-	-	13,205	13,205	19,205
Professional advice	-	-	-	-	-	6,996	6,996	6,162
Finance cost – pension deficit	-	-	-	-	-	10,191	10,191	6,066
Audit and accounts	-	-	-	-	7,770	-	7,770	7,092
	147,206	409,851	461,463	59,258	37,894	512,138	1,627,810	1,520,703
Allocation of overheads		237,220	259,278	15,640		(512,138)	-	-
Allocation of governance costs		17,553	19,184	1,157	(37,894)		-	-
Total expenditure	147,206	664,624	739,925	76,055			1,627,810	1,520,703
2023 expenditure	109,537	616,236	691,491	103,439			1,520,703	

Auditor's remuneration comprises audit fees of £6,180 (2023: £5,868) and accountancy services of £1,520 (2023: £1,224).

Of the total expenditure, £1,376,787 was unrestricted (2023: £1,142,580) and £251,023 was restricted (2023: £251,023).

Berkshire Women's Aid

Notes to the Financial Statements

Year ended 31 March 2024

6. TAXATION

The company is a registered Charity. It has no liability to corporation tax on bank interest received on its charitable activities.

7. TRUSTEES AND RELATED PARTY TRANSACTIONS

The Trustees were not paid and did not receive any benefits from employment with the Charity in the year (2023: £nil).

There were no reimbursements of expenses to Trustees during the year (2023: £nil).

There were no related party transactions with trustees although a close relative has been employed (ended during the year) at normal rates of pay for the position in charity. (2023: £nil).

8. EMPLOYEES

Employment Costs

	2024	2023
	£	£
Wages and salaries	925,671	834,211
Social security costs	76,205	70,089
Other pension costs	24,926	21,751
	1,026,802	926,051

Number of employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
Refuge	9	9
Outreach	16	16
Children's Services	2	4
Support	14	12
	41	41

The average number of full-time equivalent staff employed during the year was 32 (2023: 31).

No employees received more than £60,000 (but less than £70,000) in the financial year (2023:1).

The key management personnel of the Charity comprise the Trustees, Chief Executive Officer, Finance Director and Director of Operations. The total employee benefits including pension contributions of the key management personnel of the Charity were £184,625. (2023: £164,165). See note 8 for specific details on Trustees.

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2024

9. TANGIBLE FIXED ASSETS

	Freehold property	Furniture and equipment	Total
	£	£	£
Cost			
At 1 April 2023	1,796,377	53,423	1,849,800
Additions	-	-	-
Disposals	-	(11,368)	(11,368)
At 31 March 2024	1,796,377	42,055	1,838,432
Depreciation			
At 1 April 2023	122,228	53,423	175,651
On disposals	-	(11,368)	(11,368)
Charge for the year	13,205	-	13,205
At 31 March 2024	135,433	42,055	177,488
Net book value			
At 31 March 2024	1,660,944	-	1,660,944
At 31 March 2023	1,674,149	-	1,674,149

10. DEBTORS

	2024	2023
	£	£
Debtors	17,404	15,691
Prepayments and accrued income	356,429	26,509
	373,833	42,200

Accrued income includes a multi-year grant due over one year £164,733 (2023 nil).

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2024

11. CREDITORS

Amounts falling due within one year

	2024	2023
	£	£
Bank loan	35,034	33,539
Trade creditors	27,826	17,333
Taxes and social security costs	28,933	10,089
Other creditors	1,206	574
Accruals	81,974	31,496
Deferred income	188,001	54,627
	362,974	147,658

12. DEFERRED INCOME

Deferred income comprises of restricted grants

	2024	2023
	£	£
Balance at beginning of year	54,627	122,593
Amount released to income in the year	(54,627)	(97,600)
Amount deferred in year	352,734	29,634
Balance at year end (including amounts due after one year)	352,734	54,627

13. CREDITORS

Amounts falling after one year

	2024	2023
Bank loan	107,120	142,156
Deferred income	164,733	-
	271,853	142,156

The bank loan totaling £142,154 at 31 March 2024 is the balance on a commercial mortgage taken out in 2018 for a term of ten years with a fixed rate of interest of 4.32%. The mortgage is secured upon the Charity's freehold property.

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2024

14. PROVISION FOR LIABILITIES

	2024	2023
	£	£
Defined benefit pension scheme liability	228,028	232,129

The movements in the year regarding the provision are detailed in note 21 on page 42.

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Fund balances at 31 March 2024 are represented by:	Unrestricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
Tangible fixed assets	1,660,944	-	1,660,944	1,674,149
Net current assets	777,296	798,016	1,575,312	1,501,228
Creditors falling due after one year	(107,120)	(164,733)	(271,853)	(142,156)
Pension deficit provision	(228,028)	-	(228,028)	(232,129)
	2,103,092	633,283	2,736,375	2,801,092

16. COMMITMENTS UNDER OPERATING LEASES

At 31 March 2024 the Charity had a total of future minimum lease payments under non-cancellable operating leases for each of the following periods:

Several of the leases have completed their term, the values included are the current rentals and where leases terminate during the next financial year, the commitment included is the value to the date of termination of the lease.

	2024	2023
	£	£
Expiry date:		
Not later than one year	63,288	71,111
	63,288	71,111

Since the year end the Charity has entered into a non-cancellable operating lease with a one-year commitment of £51,740.

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2024

17. MOVEMENT IN FUNDS

Movements in restricted funds

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2024 £
Wokingham Area Housing Society Limited	613,481	15,089	(600)	-	627,970
Refuge					
Berkshire Community Foundation	5,000	-	(5,000)	-	-
Shanti Fund	1,584	-	(351)	-	1,233
National Lottery Cost of Living	-	44,266	(44,266)	-	-
Bracknell Forest Council VCFS	-	14,847	(14,847)	-	-
BCF Surviving Winter	-	2,500	(2,500)	-	-
Outreach					
The Earley Charity	-	49,454	(49,454)	-	-
Garfield Weston	-	20,000	(20,000)	-	-
Nationwide Community Grant: Safe Accommodation Worker	-	32,489	(32,489)	-	-
National Lottery SAFE project	-	53,910	(53,910)	-	-
Greenham Trust Community	-	6,000	(6,000)	-	-
RBC Small Grant	-	500	(500)	-	-
Sovereign Network Group Mental Health Fund	-	1,000	(1,000)	-	-
Children's Services					
Masonic Charitable Foundation	-	34,943	(34,943)	-	-
RBC Small Grant	-	4,998	(4,998)	-	-
Berkshire West Mental Health Inequalities Fund	-	5,000	(5,000)	-	-
Resident Wellbeing					
Inner Wheel Resettlement Fund	2,000	2,350	(1,750)	-	2,600
BCF Resettlement Fund	10,000	-	(8,520)	-	1,480
Other	-	2,500	(2,500)	-	-
	632,065	289,846	(288,628)	-	633,283
Unrestricted Funds					
General funds	2,130,748	1,308,662	(1,374,597)	38,279	2,103,092
Designated fund	38,279	-	-	(38,279)	-
	2,169,027	1,308,662	(1,374,597)	-	2,103,092
Total Funds	2,801,092	1,598,508	(1,663,225)	-	2,736,375

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2024

17. MOVEMENT IN FUNDS (CONTINUED)

Purposes of the restricted funds

Shanti Fund

A fund specifically set up to meet the religious and cultural needs of women from BAME communities accessing BWA services.

The Earley Charity

Provided the funds for a senior management role that is targeted to develop our operations teams and key services including refuge accommodation, outreach and specialist projects.

Berkshire Community Foundation

Provided us with a selection of funds this year including play equipment for the garden of a BWA refuge supporting families fleeing domestic abuse. This equipment has been purchased for one of our refuges.

Wokingham United Charities, Tackling Poverty in Wokingham, funded a support service for survivors in the Wokingham Borough to provide additional financial advice, training for staff members and resettlement support through hardship grants and funding household items when living in or moving on from refuge.

Surviving Winter Fund provided vital additional funds during the coldest months to ensure we could maintain our accommodation to the standard of living and comfort we want for all our residents. It helped BWA address many of the challenges we have been facing as a result of increased utility bills.

Inner Wheel Resettlement Fund

To support service users with hardship grants and household items when living in or moving on from refuge.

Garfield Weston

To support dedicated outreach provision with children and young people.

Wokingham Area Housing Society

To provide funding for the acquisition of dispersed refuge accommodation.

Masonic Charitable Foundation

To fund our children and young people's services in schools and across the county in community provision.

Nationwide Community Fund

To support a dedicated outreach worker in the West Berkshire area.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2024

17. MOVEMENT IN FUNDS (CONTINUED)

Community Grant: Berkshire West Mental Health Inequalities Fund

Distributed through Reading Voluntary Action: project targeted to extend our mental health and well-being offer to support children and young people across Berkshire in schools previously not reached.

Sovereign Network Group Mental Health Fund

To provide additional groups across Reading and Bracknell for our Choices group work and increasing mental health support for survivors of domestic abuse and their families.

National Lottery

Better Communities Fund to target diverse communities, to increase outreach provision and consistency across the county and develop a new peer support programme after the conclusion of our group delivery.

Cost of Living Fund to support safe accommodation in our refuges and help us manage our increasing energy costs with a particular focus on key support sessions with refuge workers and interpretation facilities when required.

Greenham Trust Community Grant

A donor grant, provided through the Greenham Trust, to support the development of our new outreach services across West Berkshire, helping us reach rural areas.

Reading Borough Council Small Grant

Two specific grants provided: one to support our children and young people provision in Reading schools and one to enable us to deliver additional Choices programmes for survivors, helping support them with historical abuse and develop a peer support aspect of the programme.

Bracknell Forest Council Household Support Fund VCFS Grant

Crisis support fund for refuge residents to access additional funds to enable them to purchase food, furniture, pay utilities and other essential items as needed either while at refuge or as they transitioned to move on/resettlement accommodation. Specialist advice and support provided by the key workers.

DESIGNATED FUNDS

Addison project

The transfer between unrestricted and designated funds relates to the Trustees' decision to undesignate the funds previously allocated to the Addison Project.

Berkshire Women's Aid

Notes to the Financial Statements

Year ended 31 March 2024

18. LEGAL STATUS OF THE CHARITY

The Charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

19. ANALYSIS OF CHANGES IN NET DEBT

	Balance at 1 April 2023 £	Cash- flows £	Balance at 31 March 2024 £
Cash	1,606,686	(42,233)	1,564,453
Loans falling due within one year	(33,539)	(1,495)	(35,034)
Loans falling due after more than one year	(142,156)	35,036	(107,120)
	(207,833)	33,541	(174,292)
Total	1,398,853	(8,692)	1,390,161

20. CONTINGENT LIABILITIES

Defined benefit pension liability

As detailed in note 21 the Charity participates in the Social Housing Pension Scheme which is a multi-employer defined benefit scheme

We were notified in 2021 by the Trustee of the Scheme that it has performed a review of the changes made to the Scheme's benefits over the years and the result is that there is uncertainty surrounding some of these changes. The Trustee is seeking clarification from the Court on these items, and this process is ongoing with it being unlikely to be resolved before the end of 2024 at the earliest. It is estimated that this could potentially increase the value of the full Scheme liabilities by £155m. We note that this estimate has been calculated as at 30 September 2023 on the Scheme's Technical Provisions basis. Until the Court direction is received, it is unknown whether the full (or any) increase in liabilities will apply and therefore, in line with the prior year, no adjustment has been made in these financial statements in respect of this.

Other

There is a possible but uncertain obligation dependent on the outcome of events relating to the potential award of extended contracts in the future. It is anticipated that in the event a liability became a present obligation that a liability of up to £43,882 could arise.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2024

21. PENSION SCHEME

The Charity participates in the Social Housing Pension Scheme (SHPS) which was closed to new members in 2010. SHPS offer several pensions structures including a multi-employer defined benefit scheme which provides benefits to some 500 non-associated employers.

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2020. This actuarial valuation showed assets of £5,148m, liabilities of £6,708m and a deficit of £1,560m. The estimated debt withdrawal at 30 September 2020 is £1,260m. To eliminate this funding shortfall, the Trustees and the participating employers have agreed that additional contributions will be paid, in combination, from all employers. The Charity's contributions are detailed on page 45.

The liability recognised in the balance sheet is the present value of the defined benefit obligation less the fair value of the plans assets at the year-end as detailed below.

PRESENT VALUES OF DEFINED BENEFIT OBLIGATION, FAIR VALUE OF ASSETS AND DEFINED BENEFIT ASSET (LIABILITY)

	2024	2023
	£	£
Fair value of plan assets	991,928	1,012,514
Present value of defined benefit obligation	1,220,356	1,245,043
Surplus (deficit) in plan	(228,428)	(232,529)
Unrecognised surplus	-	-
Defined benefit asset (liability) to be recognized	(228,428)	(232,529)

RECONCILIATION OF THE IMPACT OF THE ASSET CEILING

	31 March 2024
Impact of asset ceiling at start of period	-
Effect of the asset ceiling included in net interest cost	-
Actuarial losses (gains) on asset ceiling	-
Impact of asset ceiling at end of period	-

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2024

21. PENSION SCHEME (CONTINUED)

**RECONCILIATION OF OPENING AND CLOSING BALANCES OF THE
DEFINED BENEFIT OBLIGATION**

	31 March 2024
	£
Defined benefit obligation at start of period	1,245,043
Current service cost	-
Expenses	3,821
Interest expense	59,279
Contributions by plan participants	-
Actuarial losses (gains) due to scheme experience	(4,151)
Actuarial losses (gains) due to changes in demographic assumptions	(14,198)
Actuarial losses (gains) due to changes in financial assumptions	5,918
Benefits paid and expenses	(75,356)
Liabilities acquired in a business combination	-
Liabilities extinguished on settlements	-
Losses (gains) on curtailments	-
Losses (gains) due to benefit changes	-
Exchange rate changes	-
Defined benefit obligation at end of period	<u>1,220,356</u>

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2024

21. PENSION SCHEME (CONTINUED)

**RECONCILIATION OF OPENING AND CLOSING BALANCES OF THE
FAIR VALUE OF PLAN ASSETS**

	31 March 2024 £
Fair value of plan assets at start of period	1,012,514
Interest income	49,088
Experience on plan assets (excluding amounts included in interest income) - gain (loss)	(47,846)
Contributions by the employer	53,528
Contributions by plan participants	-
Benefits paid and expenses	(73,356)
Assets acquired in a business combination	-
Assets distributed on settlements	-
Exchange rate changes	-
Fair value of plan assets at end of period	<u>991,928</u>

The actual return on the plan assets (including any changes in share of assets) over the period ended 31 March 2024 was £1,242.

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2024

21. PENSION SCHEME (CONTINUED)

**DEFINED BENEFIT COSTS RECOGNISED IN STATEMENT OF
STATEMENT OF FINANCIAL ACTIVITIES**

For the year to 31 March 2024

	£
Current service cost	-
Expenses	3,821
Net interest expense	10,191
Losses (gains) on business combinations	-
Losses (gains) on settlements	-
Losses (gains) on curtailments	-
Losses (gains) due to benefit changes	-
Defined benefit costs recognised in statement of comprehensive income (SoCI)	<u>14,012</u>

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2024

21. PENSION SCHEME (CONTINUED)

**DEFINED BENEFIT COSTS RECOGNISED IN OTHER
 COMPREHENSIVE INCOME (OCI)**

For the year to 31 March 2024

	£
Experience on plan assets (excluding amounts included in net interest cost) - gain (loss)	(447,846)
Experience gains and losses arising on the plan liabilities - gain (loss)	4,151
Effects of changes in the demographic assumptions underlying the present value of the defined benefit obligation - gain (loss)	14,198
Effects of changes in the financial assumptions underlying the present value of the defined benefit obligation - gain (loss)	(5,918)
Total actuarial gains and losses (before restriction due to some of the surplus not being recognisable) - gain (loss)	(35,415)
Effects of changes in the amount of surplus that is not recoverable (excluding amounts included in net interest cost) - gain (loss)	-
Total amount recognised in other comprehensive income - gain (loss)	(35,415)

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2024

21. PENSION SCHEME (CONTINUED)

ASSETS

	31 March 2024	31 March 2023
	£	£
Global Equity	98,850	18,893
Absolute Return	38,732	10,956
Distressed Opportunities	34,966	30,645
Credit Relative Value	32,501	38,215
Alternative Risk Premia	31,481	1,880
Emerging Markets Debt	12,832	5,437
Risk Sharing	58,059	74,541
Insurance-Linked Securities	5,126	25,560
Property	39,830	43,583
Infrastructure	100,199	115,647
Private Equity	810	
Private Debt	39,030	45,056
Opportunistic Illiquid Credit	38,766	43,316
High Yield	151	3,543
Opportunistic Credit	-	68
Cash	19,573	7,300
Corporate Bond Fund	-	6
Liquid Credit	-	9
Long Lease Property	6,407	30,549
Secured Income	29,619	46,474
Liability Driven Investment	403,688	466,313
Currency Hedging	(395)	1,942
Net Current Assets	1,703	2,581
Total assets	991,928	1,012,514

None of the fair values of the assets shown above include any direct investments in the employer's own financial instruments or any property occupied by, or other assets used by, the employer.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2024

21. PENSION SCHEME (CONTINUED)

KEY ASSUMPTIONS

	31 March 2024	31 March 2023
	% per annum	% per annum
Discount Rate	4.87%	4.89%
Inflation (RPI)	3.19%	3.20%
Inflation (CPI)	2.76%	2.72%
Salary Growth	3.76%	3.72%
Allowance for commutation of pension for cash at retirement	75% of maximum allowance	75% of maximum allowance

The mortality assumptions adopted at 31 March 2024 imply the following life expectancies:

	Life expectancy at age 65 (Years)
Male retiring in 2024	20.5
Female retiring in 2024	23.0
Male retiring in 2043	21.8
Female retiring in 2043	24.4

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2024

21. PENSION SCHEME (CONTINUED)

OTHER SMALL MULTI-EMPLOYER SCHEME

The Charity also has a much smaller multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. The scheme is so small the necessary disclosures as a defined contribution scheme are not considered material. The pension deficit liability of this scheme is £78 (2023 - £168).

DEFINED CONTRIBUTION SCHEME COSTS

The defined contribution scheme contributions for the year total £24,926 (2023: £19,716).

Accounts



Berkshire Women's Aid
(Limited by Guarantee)
Report & Financial Statements
31 March 2023

Berkshire Women's Aid Contents

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Berkshire Women's Aid Charity Information

Company number 03081670

Charity number 1050484

Registered office and Operational address 94-98 Addison Road
Reading
Berkshire
RG1 8EG

Trustees Trustees, who are also directors under Charity law, who served during the period up to the date of this report were as follows:

M Rice-Jones	Chairperson (until 30 June 2023)
D Hunt	
J Cooper	
P Spinks	
K Baddeley	
F Jones	
J Harrington	(resigned 31 May 2023)
A Hawkins	(resigned 1 December 2022)
E O'Kerry	(resigned 5 April 2022)
M Beddall	Chairperson (appointed 1 July 2023)
B Moses-Mulrooney	
E Pedersen	(appointed 14 November 2022)
C Howard	(appointed 5 April 2023)
E Young	(appointed 30 November 2022)

Key Management Andrea West Chief Executive (resigned 29 May 2023)
Alexandra Simpson Chief Executive (appointed 8 June 2023)

Personnel Nicola Wimble Finance Director
Rachel Murray Director of Operations

Bankers

Barclays Bank plc Leicester LE87 2BB	Nationwide Building Society PO Box 3 5-11 St Georges Street Douglas Isle of Man IM99 1 AS
Metro Bank One Southampton Row London WC1B 5HA	

Berkshire Women's Aid
Trustees' Report (continued)
Year ended 31 March 2023

Solicitors

Field Seymour Parkes
1 London Street
Reading
RG1 4PN

Dexter Montague
105 Oxford Road
Reading
RG1 7UD

Auditor

Edwin Smith
32 Queens Road
Reading
RG1 4AU

Berkshire Women's Aid Trustees Report Year ended 31 March 2023



Why BWA is needed

There has been no reduction in the need for our help. Every week on average two women across the UK will be killed by a partner or ex-partner. Domestic abuse impacts all genders, age groups and backgrounds across the whole of society no one is immune from its reach and Berkshire Women's Aid (BWA) does not discriminate against any gender, ethnicity or disability; we work with all survivors of domestic abuse.

The survivors we support are facing additional risks and barriers; for example, financial barriers to leaving their perpetrators, which have increased as a result of the cost of living crisis. Other factors include and emotional barriers triggered by potentially years of abuse which reduces self-esteem and confidence in their ability to believe things can be different.

Due to the demands of the current financial environment on charities and funders, maintaining all our services has become increasingly challenging.

Ideally we would like for there to no longer be a need for our services but until then we are committed to changing lives across Berkshire with the help of our knowledgeable staff, volunteers and donors.

How BWA changes lives

BWA makes a difference to the lives of the people we support every day. Our staff in refuge and those delivering programmes including Outreach, Aim for Change, Choices, Addison

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2023

Project, children and young people's work go over and above to improve the life chances for survivors and their families. In all aspects of our operations, we provide impartial advice and sign-posting, we provide advice on safety planning, healthy relationships and where to go for help in an emergency are all covered. We have literally been told by our survivors that we have saved their lives. Here are some quotes from survivors we have worked with in 2022-23:

"[BWA has] been really wonderful, you have supported me the whole time and helped me see red flags in relationships and I feel much stronger within myself, thank you so much"

"Support has been incredible, just talking through the process and about my children and discussing looking after myself has been very valuable and I just wanted to say thank you."

"Feel that the 1:1 work was really helpful. Having regular sessions was also really helpful. Feeling safer at home."

"BWA have been the biggest support that I have had the whole time, every other agency has let me down but BWA has always been there."

"I think honestly having you at the end of the phone has been amazing and the [Stop, Think, Feel program (STF)] has been brilliant. I felt like an imposter when I first started but by the time I left I felt amazing, I have met up with one of the girls from STF. Just hearing other people saying things that had been through the same thing felt like I was not the only one."

"Thank you for all the help, it is such a big scary thing needing support from women's aid but I was so impressed by how quickly I was contacted and provided support. When I needed help you were just there and I don't think I would have been able to do it without you, you have been absolutely amazing and supportive and always felt like there was no judgement. Thanks for being so patient with me."

"I could not be more grateful for the support, especially as a foreigner I was worried about being believed but I have felt very supported."

2022-23 at a glance

The need for BWA's services continues to be extremely high. While our referrals have reduced slightly since the peak of 2020-21, they remain higher than pre-pandemic levels. This is partially an increased awareness of domestic abuse and the changes in legislations and the pandemic bringing increased focus from the media as well as an increase in reporting of incidents. However, there are still high levels of unrecorded domestic abuse incidents, lack of criminal convictions and hidden victims/survivors who do not report.

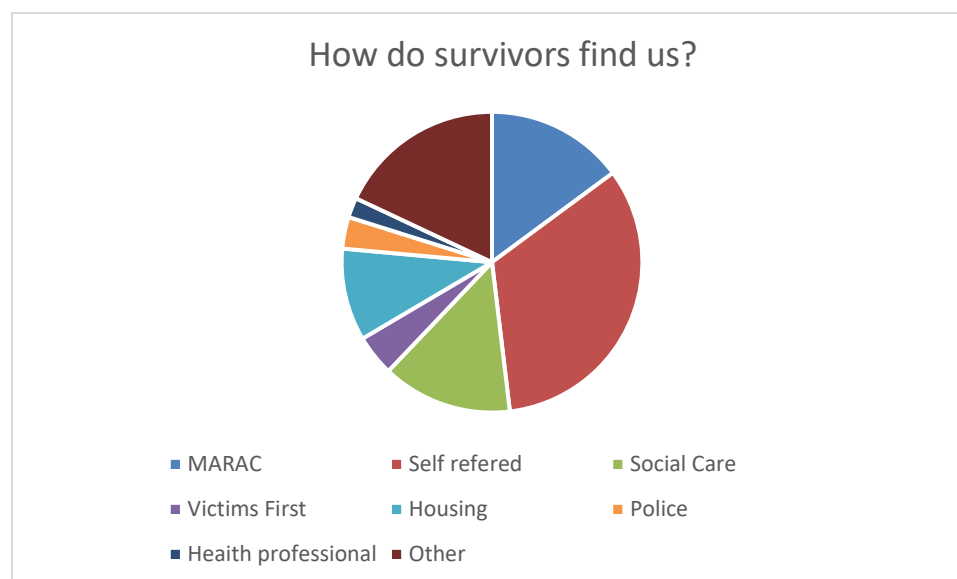
We provided crucial and life changing support to a total of 5489 survivors and clients in 2022-23. This was provided through the following support:

- Outreach services in the community supported 712 new clients
- Our children and young people's programs received referrals for 133 children
- BWA received 654 referrals for refuge accommodation and accommodated 57 women and 41 children.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2023

- BWA provided 32 safe accommodation units for survivors from across the country
- The BWA Helpline received 4365 calls
- The Aim for Change program that works with perpetrators and their families was delivered to 16 new participants and 12 survivors
- 58 survivors attended BWA Choices programs
- 573 professionals attended BWA Domestic Abuse Training events
- BWA supported 15 women in the Empowering Women's service and 35 in the Complex Needs group
- BWA supported 42 men and 33 LGBT+ survivors. We support all survivors of domestic abuse and intend to grow these area of our work; for example, with the new Addison Project.

The majority of our referrals are received from MARAC, self-referral, Children's Social Care, Services (Social Care), Housing Departments, the Police/DAIU, Health Professionals (e.g. Health Visitors) and other agencies (Victims First, IDVA and other DA services).



BWA delivers real change for survivors because we provide high quality support services and raise awareness informed by a strong understanding of domestic abuse and local needs. Many survivors come to us directly and are not receiving any other support from other services.

But we do not do this alone, we cannot do this alone. With the pressures of the cost of living crisis widening the gap between funding and expenditure: the financial challenges for charities like BWA grows.

Our staff, volunteers and donors are essential. They have phenomenal local insight, expertise and empathy. There is so much more we could do with additional funding.

Highlights of 2022-23:

- Achieved SafeLives Accreditation for Outreach/IDVA Services

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2023

- Secured the Bracknell Forest Council DA services contract
- Secured an extension to the Reading Borough Council DA services contract
- Awarded the West Berkshire core DA services contract to commence from April 2023
- Conducted a review of our property portfolio and refuge provision in line with changing needs. We were delighted when the Wokingham Housing Society gave us a significant donation which will allow us to introduce refuge provision for clients that cannot be housed successfully within our existing provision.
- Increased awareness of domestic abuse with male and LGBTQ+ victims and building links to organisations and community groups who might refer to us as these groups are under-represented in referral to service provision.
- Developed a new fundraising strategy with our Trustee Board to increase our fundraising activity both in community giving and trust and foundation grants.
- Made significant progress toward achieving Respect Accreditation for our perpetrator project
- Continued to invest in the training and development of the BWA staff team

BWA Vision and Mission

This year we updated our Vision, Mission and Values addressing the changing background of need in the parts of Berkshire we work in:

Vision

BWA is a charity that breaks the cycle of domestic abuse, today and for future generations.

Mission

We work with survivors to find immediate routes to safety to recover and rebuild.

We are part of a community tackling the impact of domestic abuse.

Values

All BWA activities are underpinned by a set of values adopted by the Charity's volunteers, staff, management and trustees:

- **Welcoming and empowering** – we listen, encourage and equip people to make informed choices
- **Places of safety** – we provide environments where anyone using our services can talk freely, live safely and think about the future
- **We do not judge** – we listen and provide the space where people using the services can recognise that some aspects of their life are not the way they want them to be
- **Trust** – you can trust BWA: confidentiality is at our core and people using our services can count on professional, highly skilled support

Berkshire Women's Aid

Trustees' Report (continued)

Year ended 31 March 2023

- **Equality** – we believe in providing support to anyone who needs it, regardless of their sex, ethnicity, religion, age, sexual orientation, gender or disability

Raising awareness – BWA encourages people to understand domestic abuse and violence, to seek support and report concerns

BWA Services

BWA offers a range of services across the Reading, Bracknell, Wokingham and West Berkshire areas.

BWA Helpline

The BWA helpline offers information, signposting and support to a wide range of callers including professionals, those experiencing domestic abuse, or calling on behalf of a friend or family member. It is the single point of entry for BWA services and operates 24 hours per day, seven days a week. Experienced call handlers support callers from out of the area, as well as those from the local authority areas in which BWA are commissioned to provide support. The helpline also provides information about other local and national services.

Refuges

Our Refuges provide a safe place for survivors of domestic abuse and their children and have been at the centre of BWA services since 1975. In 2022/23 we sold one of our refuges in Reading in line with our accommodation strategy, current demand in the UK and the learning during the pandemic. We expect to add dispersed housing provision to our existing shared refuge provision to replace this provision. This accommodation will support survivors for whom shared accommodation is not appropriate.

BWA has five refuges across Berkshire which are able to accommodate up to 32 women and 66 children. In Reading, four of these rooms, which can accommodate up to one woman and two children in each, are dedicated specialist provision for women from an Asian background supported by a specialist worker.

BWA refuges provide a safe, confidential home where survivors can feel safe and have time and space to make informed choices and decisions about their future.

Staff will work directly with survivors via a key-working program to provide emotional and practical support. They can assist with safety planning, managing finances, housing, legal support, accessing work, education or training, or health needs. They also support with children's needs, including education and their health and well-being.

Once the survivor has discussed all their options, the aim is for them to feel empowered to make informed choices regarding their family's future. Keeping the support plan under regular review ensures it is survivor focused, updated and amended as needs change. Embedded within the process is clear risk assessment framework to assist staff and survivors manage risk.

Berkshire Women's Aid

Trustees' Report (continued)

Year ended 31 March 2023

Resettlement

Moving out of refuge can be a challenging time for women and their families. BWA's resettlement service offers survivors a stepping stone between the supported environment of the refuge and independent accommodation.

Resettlement is tailored to individual needs and may include practical tasks involved in such a move. Resettlement is usually offered for up to six weeks after a survivor and their family moves on from refuge but this can be adjusted to suit individual needs and further support can be provided through BWA outreach workers. Local authorities have been supportive in helping us resettle survivors and their children enabling us to free up spaces for new clients fleeing abuse.

Aim for Change

Aim for Change is a 26 week program which has been developed to address domestic abuse, promoting changes in the behaviour of those who perpetrate abuse towards a current or former intimate partner. Taking a psychoeducational approach to program delivery, the intervention is grounded in the stages of change model and draws on motivational interviewing to enable participants to raise awareness and understanding of domestic abuse and reduce abusive behaviour. Integrated survivor support is in place to monitor safety and risk for those associated with the participant, providing an independent source of support and psychoeducational sessions to survivors.

Aim for Change is divided into two stages. The first phase consists of an 'early intervention' and is designed to be able to work with individuals who have yet to acknowledge the abuse, incorporating readiness to change and awareness raising. If an individual has acknowledged abusive behaviour at the conclusion of the first phase, they are assessed for suitability to progress to the second phase that focuses more on behavioural changes.

Outreach/IDVA Support

In 2022/2023 BWA provided high quality, risk-led, specialist outreach/IDVA support to victims and survivors of domestic abuse across Reading and Bracknell. From April 2023 we will also provide support in West Berkshire.

BWA Outreach/IDVA services offer support to those experiencing domestic abuse. The support consists of risk assessment, safety planning, emotional support and advocacy. BWA provides those experiencing abuse information about legal and civil remedies, housing, finances and benefits, signposting or making referrals to specialist support where required. BWA also provides support at court, attendance at child protection proceedings and other meetings as needed by the survivor. BWA regularly attends MARAC, MATAC and MAPPA meetings.

Adult Group Work

Both Outreach and Aim for Change clients are offered a place on the BWA Choices Programme which is a psychoeducational programme that looks at the dynamics of domestic abuse and how the elements of power and control can affect our minds as well as our bodies.

The Choices group is facilitated by a BWA Group Facilitator. The group is open to survivors who have been affected by abuse by a spouse or a family member, either currently or in the past.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2023

The Choices Programme covers the following themes:

- Healthy and unhealthy relationships
- How domestic abuse affects the victim/survivor's confidence and self-esteem
- How domestic abuse affects children and young people
- Recognising controlling behaviours at an early stage in a relationship
- The impact of domestic abuse on beliefs
- Rebuilding damaged self-confidence and self-esteem

The programme is evaluated on the basis of feedback questionnaires completed by survivors.

We deliver a hybrid model of training with programs delivered both face to face and virtually to meet the needs of survivors.

Children and Young People Programs

BWA recognises the impact of domestic abuse on children and young people. The Domestic Abuse Act 2021 recognised children as victims in their own right and BWA has designed and delivered services to meet this need.

BWA offer children and young people a safe environment in which they can share experiences and develop a better understanding of domestic abuse, its effects and importantly how they can keep themselves safe. BWA has provided tailored support either individually or in groups for over 10 years in the local area.

Expect Respect

BWA advocates the Women's Aid 'Expect Respect' program. Using this program, we run sessions on healthy relationships with children and young people aged five and over. We work with children and young people who have experienced domestic abuse, with age appropriate activities that are designed to be fun and engaging. Our team of specialist workers support children and young people to resolve conflicts, safety plan and enhance their self-esteem tackling issues of domestic abuse in a safe and contained way.

Domestic Abuse Recovery Together (DART)

Developed by the NSPCC, the DART program works with children aged 7-14 and their parent to provide them with a safe space and the skills to speak to each other about domestic abuse, learn to communicate and rebuild their relationship.

Specialist Community Outreach Support Services

Stop, Think, Feel

Based on a clinical model of support, the Stop Think Feel program was devised to work with women who have experienced domestic abuse and also present with a diagnosis of, or behavioural traits indicative of, personality disorder. The program consists of ten sessions and focuses on mentalisation techniques. The program is not designed to act as crisis intervention; women accessing the program with active support needs around domestic abuse must be linked with an outreach worker.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2023

In 2022-23, 59 clients were referred to the Stop, Think, Feel program: 44 clients were from Reading, 1 from Wokingham, 14 from West Berkshire. Three programs were delivered in the year; this was a specialist service helping survivors who otherwise might 'fall through the cracks' of statutory provision. The program ended on 31 March 2023 when the Police & Crime Commissioner (PCC) diverted funding to other programs.

Empowering Women Project

A dedicated key worker for the Empowering Women Project worked one-to-one with women survivors identified as having multiple and complex needs. The program enabled women to increase their resilience, supported them to make changes to their lives and access mainstream services. To access the program, women needed to be living in West Berkshire and meet at least three of seven referral criteria: domestic abuse, insecure housing, offending history, problematic substance use, mental health or self-harm support needs, unemployment, money or debt management problems. This program ended on 31 March 2023 as West Berkshire chose not to fund further projects; however, those who qualify for outreach/IDVA support will be supported by BWA under the new West Berkshire Core contract from April 2023.

Multi-Agency Training

In 2022-23 BWA continued to provide specialist domestic abuse multi-agency training and/or briefing sessions in partnership with Reading Borough Council (RBC) and Bracknell Forest Council, as well as the local CCG and other statutory and voluntary agencies. BWA has continued to work with partner organisations in both statutory services and the voluntary and community (VCS) sector to respond to requests to provide specialist DA training to individual agencies.

BWA are contracted by RBC to deliver DA Level 1 and 2 training sessions each year. This training is open to all and not solely council employees meaning attendees are from diverse professional backgrounds including voluntary organisations, probation, schools and children's centres, as well as statutory services.

At the request of RBC, training continued to be delivered online this year. Six DA Level 1 courses and three DA Level 2 courses were delivered with a bespoke DA Level 2 course developed for professionals, focusing on the impact of domestic abuse on children. In total, 113 professionals were trained in DA Levels 1 and 2 this year and we received excellent feedback.

Training undertaken with other partners has included BWA Services, Domestic Abuse, Introduction to Coercive Control, Understanding Domestic Abuse Perpetrators, DASH and MARAC Training, Domestic Abuse in the Workplace, Cut it Out Training (DA Awareness) and more with over 450 attendees.

Berkshire Women's Aid

Trustees' Report (continued)

Year ended 31 March 2023

Our Donors

In 2022/3, we received generous donations including those from the Wokingham Area Housing Society, The Fairhill Foundation, Earley Charity, Garfield Weston, Reading Borough Council, Bracknell Forest Council, Involve, Nationwide, Berkshire Community Foundation, Wokingham United Charities, Inner Wheel, NatWest SafeLives and many more individual donors, trusts and foundations.

These donations, large or small, continue to be vital to enable us to carry out our crucial charity work.

Community activities such as plant sales and coffee mornings and the people who ran several half marathons, swam or collected for gifts and food at Christmas and Eid also helped us to provide for survivors every day. Our supporters are often highly creative with one person donating the royalties from their book on influential women in Readings past.

Our Future Plans

The inflationary environment continues to create significant pressure on our ability to deliver services. For 2023/4, BWA has the following objectives:

- To achieve Respect Accreditation for Aim for Change
- To deliver our fundraising strategy to increase community fundraising, trust and foundation grants and government/local authority funding
- To provide an extensive Equity, Diversity and Inclusion Strategy, Action Plan and Policy
- To develop new partnerships and areas of growth e.g. training packages
- To diversify funding streams and deliver a balanced budget
- To reduce areas of risk and manage change
- Offer additional professional development, training and areas of progression for staff
- To develop new projects that meet the needs of the local community, survivors and address the government agenda (e.g. Domestic Abuse Act 2023 and Perpetrator Work)
- To purchase dispersed accommodation units, establishing accommodation resources that are better placed to meet the needs of diverse communities, including men and LGBTQ+ survivors.

Detailed Statements

The Trustees and Senior Management Team present their report and the audited financial statements for the year ended 31 March 2023 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

Reference and administrative information set out on pages 3 & 4 forms part of this report. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the memorandum and articles of association and the 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 (FRS102) (effective 1 January 2019).

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2023

Structure, Governance and Management

The organisation is a charitable company limited by guarantee, incorporated on 19 July 1995 and registered as a charity on 25 June 1975.

The company was established under a memorandum of association, which established the objects and powers of the charitable company and is governed under its articles of association

Trustees delegate the day to day management and responsibility to the Chief Executive who is supported by the Finance Manager who ensures the ongoing financial viability of the Charity and a Service Development Manager and Refuge Accommodation Manager.

Our CEO resigned in February 2022 and the trustees took the opportunity to review the structure of the management team resulting in the promotion of the Service Development manager and Finance Manager in 2023-24 to Director of Operations and Finance Director. They along with the CEO form the Senior Management Team. A new CEO, Alexandra Simpson (Alix), was appointed in June 2023 by the Trustee Board. Two trustees with the relevant skills assisted the Management Team during the period for which we were without a CEO.

The CEO, Senior Management Team and Board of Trustees followed the procedures advised by the Charity Commission before making appointments for positions. All Trustees give their time voluntarily and receive no benefits from the Charity. Any expenses reclaimed from the Charity are set out in note 8 of the financial statements.

Recruitment and Appointment of Trustees

Trustees are recruited through advertisements placed in local volunteer bureaux, social media, via the BWA website and by potential Trustees expressing their interest by making direct contact with BWA. Potential Trustees are requested to speak with the Chair and submit a written resume of their career and interests for consideration by the Board of Trustees. Following an interview by a panel of at least two Trustees and reference checking including a DBS check, suitable applicants are invited to attend one board meeting as an observer and then complete relevant paperwork and an induction. After the first meeting and if the Board is unanimous, the new trustee is elected on to the Board at the next meeting.

Trustees are not appointed by anyone outside the charitable company. Trustees adhere to BWA policies and procedures for staff and volunteers.

BWA is a member of the Women's Aid Federation of England (WAFE).

Induction and Training for Trustees

All Trustees receive a programme of induction, co-ordinated by the senior management team upon appointment. A Trustee Induction Pack is kept up to date and forms the basis of this induction.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2023

The induction includes a welcome and introduction to the Board and also an explanation of functions and services within BWA.

New Trustees are required to read the trustee guidance on the Charity Commission website and access other digital training materials regarding the role and responsibilities of a Charity Trustee and information specifically regarding domestic abuse.

Mandatory training for Trustees includes safeguarding (adult and children) and equality and diversity. Additional training is offered to the Board throughout the year.

Remuneration

Currently, the key management personnel team consists of three staff including, the Chief Executive, Finance Director and Director of Operations (previously Finance Manager and Service Development Manager). The combined annual salaries including pensions and benefits for these key personnel is £164,165. Individual salaries are reviewed after each appraisal annually, although the Charity cannot guarantee an annual pay review and any salary increase is based on available funding, achievement of targets and operational performance.

Staffing

The BWA staff team is made up of 21 full time and 14 part time members of staff. We currently have a number of volunteers who undertake specific projects or areas of work, with further volunteers in training. Additionally 2-3 times a year, teams of 10-15 volunteers help with specific projects such as clearing gardens or painting and decorating in refuges as part of Corporate Social Responsibility programs with local businesses.

Preparation, selection, vetting and vigilant maintenance are all central to our safer recruitment policy with all senior managers undertaking the Safer Recruitment Training. All of our staff, students and volunteers are screened before commencing employment or volunteering with us. This includes DBS checks and taking up references from former employers. Proof of identity and ability to work is additionally sought from candidates prior to interview along with relevant training/ education/ qualification certificates. Our recruitment policy and volunteer policy are updated annually to ensure all recent legislation and guidance is followed.

Pre-planned interview questions with an interview panel of two members of staff are used to access the knowledge, insight and suitability of a candidate.

All volunteers, students and staff have to complete an enhanced Disclosure and Barring Service (DBS) check before they can commence their duties and they have to undertake comprehensive safeguarding training along with our introduction to domestic abuse training.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2023

Objectives and Activities for the Public Benefit

The mission, vision and objectives of the Charity are summarised in the BWA Memorandum of Association. BWA assists women, men and their children who are in necessitous circumstances

and, in particular, those women and their children who have suffered from abuse or maltreatment in their homes.

The Trustees refer to the Charity Commission's general guidance on public benefit when reviewing the charitable aims and objectives and in planning future BWA operations and activities. In particular, the Trustees consider how planned activities and new projects will contribute to the aims and objectives that have been set.

The Charity furthers its charitable purposes for the public benefit by providing a range of services to enable people experiencing domestic abuse to make positive choices about their future and to rebuild their lives.

Risk Review

BWA has a comprehensive Risk Register that is reviewed at each Board Meeting and regularly at Senior Management Meetings. The Risk Register covers governance, operations, financial aspects, people management, legal and external factors (e.g. government policy) and complements the Business Continuity Plan.

Risk to clients is managed through relevant policies including Health & Safety Policy, Safeguarding (adults and children), and the BWA Code of Conduct. Risk is also managed through monthly supervision and case management.

The Senior Management Team monitor financial risk by reviewing income and expenditure in the management accounts on a monthly basis as well as cash flow to ensure the Charity can meet its commitments as they fall due. Regular budget reforecasting allows tracking to ensure the Charity is looking ahead at its financial stability providing a longer term picture. The income and expenditure, funding and financial risk is explored thoroughly at Board meetings every other month allowing strategy and actions to be revised if required.

The BWA risk register identifies all key risks and how these are being managed.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2023

Financial Review

BWA has been under significant financial pressure during the year in supporting an increasing number of service users within static Local Authority contract funding. Additional funding has been critical to delivery of services to those coming to us but we were forced to use reserves to continue to deliver the same level of services as our costs increased within an inflationary environment.

The statement of financial activities shows that the total incoming resources increased to £1,962,502 while total resources expended (before losses on defined benefit scheme) increased to £1,520,703 plus gains and losses of £267,061 resulting in surplus of £708,860 including transfers and restricted funds. The deficit of income over expenditure on unrestricted

funds was of £181,447 (excluding donations designated for the provision of new refuge accommodation in the Wokingham Borough from the Wokingham Housing Society).

BWA's principal funding sources are Local Authority contracts to provide refuge and outreach services. This income is supplemented by donations and restricted grants.

The inflationary cost of living had a significant impact on our costs across our refuges and other services which was not matched in the contracts from our local authorities putting financial pressure on the organization and leading to our operational deficit. As an example our electricity bill trebled as our previous fixed deal ended.

Income and expenditure for all services are continuously monitored and we take all possible steps to control our costs to reach the widest number of clients possible.

BWA has a defined benefit pension scheme with the Social Housing Pension Scheme (SHPS) which was closed to new members in 2010. This is a multi-employer scheme with a valuation at the last formal actuarial valuation date 30 September 2020 revealing a shortfall of assets compared with the value of liabilities for the whole scheme of £1,560 million. The actuary has set a deficit contribution plan for all members to which BWA makes its share of payments.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2023

Reserves Policy

The Reserves Policy is set to ensure there is no disruption of Berkshire Women's Aid (BWA) services in the event of an unforeseen reduction in income or increase in expenditure. It also allows for contingencies aimed at the mitigation of any major risks identified that would have a financial impact should they materialise.

The Trustees have determined a requirement for freely available funds in order to fund the following:

- To maintain the continued furtherance of the objectives of the Charity.
To cover management, administration, fundraising and other support costs.

The Trustees believe that, in line with the current contract dates and structure, the level of free reserves excluding pension deficit should be sufficient to cover:

- Continued service delivery for 6 months of half the activity of the Charity

The level of reserves is continually monitored by the Trustees and the policy is reviewed at least every three years.

The Trustees designated a fund of £38,279 during the year for The Addison Project from donations to support more male survivors of domestic abuse. At the end of March 2023 free reserves (after pension deficit provision) were £494,878 against a level of £456,600 which would be required under the policy. Excluding pension deficit provision free reserves stood at £270,408.

The Trustees regularly review the Charity's portfolio of owned properties within operational commitments to ensure that obligations are met over the longer term.

The Charity works to build its reserves to the level required to meet the policy to remain sustainable, build a safer future and protect the Charity in the long term.

Investment Policy

The Trustees, having regard to the liquidity requirements of operating BWA, have kept available funds in interest-bearing deposit accounts.

Restrictions on Distribution

The memorandum of association prohibits the distribution of the income and property of the charitable company to the members. Upon dissolution or winding up of the company, the assets shall be given or transferred to some similar institution or institutions having objects similar to the charitable company.

Berkshire Women's Aid

Trustees' Report (continued)

Year ended 31 March 2023

Statement of Trustees' Responsibilities

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

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware, and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Auditors

Edwin Smith were re-appointed as Charity's auditors and have expressed their willingness to continue in that capacity.

This report was approved by the Trustees on 27 September 2023 and signed on their behalf by



M Rice-Jones – Chair

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid as at 31 March 2023

Opinion

We have audited the financial statements of Berkshire Women's Aid (the "Charity") for the year ended 31 March 2023 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2023 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid (continued)

as at 31 March 2023

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement [set out on page 18) the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid (continued)

as at 31 March 2023

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

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud.

The objectives of our audit in respect of fraud, are to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the Charity and considered that the most significant are the Companies Act 2006, the Charities Act 2011, UK financial reporting standards as issued by the Financial Reporting Council and UK taxation legislation.
- We obtained an understanding of how the Charity complies with these requirements by making enquiries with management and those charged with governance. We corroborated our enquiries through our review of the Trustees' meeting minutes.
- We assessed the susceptibility of the financial statements to material misstatement, including how fraud might occur by considering the key risks impacting the financial statements and documenting the controls that the Charity has established to address risks identified, or that otherwise seek to prevent, deter or detect fraud. In our assessment we considered the risk of management override. Our audit procedures included testing manual journals, including segregation of duties.
- We inquired of management and those charged with governance as to any known instances of noncompliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities.

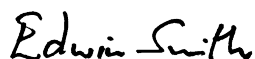
Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid (continued)

as at 31 March 2023

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Edwin Smith

Chartered Accountants
Statutory Auditor

32 Queens Road
Reading
RG1 4AU

Dated 3 October 2023

Edwin Smith is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

Berkshire Women's Aid
Statement of Financial Activities
Year ended 31 March 2023

		Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	Note	£	£	£	£
<u>Income:</u>					
Donations	2	68,674	618,481	687,155	213,127
Income from charitable activities	4	1,013,108	255,788	1,268,896	1,005,540
Investment income	3	6,451	-	6,451	575
Total income		1,088,233	874,269	1,962,502	1,219,242
<u>Expenditure:</u>	5				
Cost of raising funds		109,537	-	109,537	42,859
Cost of charitable activities		1,160,143	251,023	1,411,166	1,232,391
Total expenditure		1,269,680	251,023	1,520,703	1,275,250
Net income/(expenditure) before transfers		(181,447)	623,246	441,799	(56,008)
Actuarial gains/(losses) on defined benefit pension schemes	21	(32,556)	-	(32,556)	1,536
Gain on disposal of property		299,617	-	299,617	362,234
Transfers between funds	17	12,618	(12,618)		-
Net income/(expenditure) for the year/Net movement in funds		98,232	610,628	708,860	307,762
Fund balances at 1 April 2022		2,070,795	21,437	2,092,232	1,784,470
Fund balances at 31 March 2023		2,169,027	632,065	2,801,092	2,092,232

The statement of financial activities complies with the requirements for an income and expenditure account under the Companies Act 2006 and includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Berkshire Women's Aid
Balance Sheet
As at 31 March 2023

		2023		2022	
	Note	£	£	£	£
Fixed assets					
Tangible assets	9		1,674,149		1,329,540
Current assets					
Debtors	10	42,200		1,103,659	
Cash at bank and in hand		1,606,686		1,329,210	
		<u>1,648,886</u>		<u>2,432,869</u>	
Creditors: amounts falling due within one year	11	(147,658)		(1,253,560)	
Net current assets/(liabilities)			1,501,228		1,179,309
Creditors: amounts falling due after one year	13		(142,156)		(175,693)
Provisions for liabilities					
Defined benefit pension scheme liability	14		(232,129)		(240,924)
Total net assets			<u>2,801,092</u>		<u>2,092,232</u>
Income funds of the Charity					
Restricted funds	17		632,065		21,437
Unrestricted funds:					
General funds	17	2,130,748		1,754,873	
Designated funds	17	38,279	2,169,027	315,922	
					<u>2,070,795</u>
			<u>2,801,092</u>		<u>2,092,232</u>

The charitable 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 2023, although an audit has been carried out under section 144 of the Charities Act 2011. No member of the company has deposited a notice, pursuant to section 476 requiring an audit of these accounts under the requirements of the Companies Act 2006.

The directors (trustees) acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions relating to small companies within part 15 of the Companies Act 2006.

The accounts were approved by the Board on 27 September 2023.

Director/Trustee - M Rice-Jones

Company Registration No. 03081670



Berkshire Women's Aid
Statement of Cash Flows
Year ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities:		367,360	(22,135)
Net cash provided/(used) by operating activities		367,360	(22,135)
Cash flows from investing activities:			
Interest from investments		6,451	575
Proceeds from disposal of tangible fixed asset		312,235	375,207
Purchase of freehold property		(376,432)	-
Net cash provided by investing activities		(57,746)	375,782
Cash flows from financing activities:			
Repayments of borrowing	19	(32,138)	(30,780)
Net Cash used in financing activities		(32,138)	(30,780)
Change in cash and cash equivalents in the year		277,476	322,867
Cash and equivalents at the beginning of the year		1,329,210	1,006,343
Cash and cash equivalents at the end of the year		1,606,686	1,329,210
Net income/(expenditure) for the year (as per the statement of financial activities)		708,860	307,762
Adjustments for:			
Depreciation charges		19,205	11,685
Gain on disposal of tangible fixed asset		(299,617)	(362,234)
Interest from investments		(6,451)	(575)
(Increase) / decrease in debtors		1,061,459	(41,007)
Increase / (decrease) in creditors and provisions		(1,116,096)	62,234
Net cash provided from operating activities		367,360	(22,135)
Analysis of cash and equivalents			
Cash in hand	19	1,606,686	1,329,210
Total		1,606,686	1,329,210

Berkshire Women's Aid

Notes to the Financial Statements

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 to the UK and Republic of Ireland (FRS 102) (effective January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Berkshire Women's Aid 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 note(s).

Preparation of the accounts on a going concern basis

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.

Fund Accounting

- Unrestricted funds are donations and other incoming resources available for use at the discretion of the Trustees in furtherance of the objectives of the Charity
- Designated funds are 'unrestricted' funds allocated by the Trustees for particular purposes.
- Restricted funds are those donated for use in a particular area or for specific purposes.

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 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 of the provision of a specified service is deferred until the criteria for income recognition are met.

Donations and other income

Donations and other income are recognised when they become due and credited to the statement of financial activities. Any donations received for specific time restricted purposes are carried forward as deferred income and matched with related expenditure.

Berkshire Women's Aid

Notes to the Financial Statements (continued)

Year ended 31 March 2023

1. ACCOUNTING POLICIES (CONTINUED)

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.

Expenditure

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

Expenditure is classified under the following activity headings within the statement of financial activities to one of the following headings:

- **Costs of raising funds**
The direct costs of fundraising and publicity activities.
- **Expenditure on charitable activities**
The direct and associated support costs of providing refuge accommodation to women and children and community outreach/IDVA support to people who have experienced domestic violence and abuse.

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

Grants payable are payments made to third parties in the furtherance of the charitable objects of the Charity. In the case of unconditional grants, they are accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the one year or multi-year grant. Grant awards that are subject to the recipient fulfilling performance conditions are accrued as the performance conditions are met.

Allocation of support and governance costs

Expenditure is allocated to the particular activity where the cost relates directly to that activity. These costs have been allocated between the cost of raising funds and expenditure on charitable activities. Costs of generating funds is based on 5% of staff costs and the cost of bid-writing consultants.

Costs are identified relating to the governance of the Charity being the costs associated with constitutional statutory requirements and costs associated with the strategic management of the Charity's activities.

Support costs and governance costs are apportioned between the key charitable activities undertaken in the year on basis of revenue earned.

Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Berkshire Women's Aid

Notes to the Financial Statements (continued)

Year ended 31 March 2023

1. ACCOUNTING POLICIES (CONTINUED)

Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

Tangible fixed assets

Individual assets or groups of similar assets costing £1,000 or more are capitalised at cost. Assets are reviewed for impairment if circumstances indicate that their carrying value may exceed their net realisable value and value in use.

Depreciation is calculated to write off the cost less estimated residual value of fixed assets over their estimated useful lives. The depreciation rates in use are as follows:

Freehold land is not depreciated

Freehold buildings 50 years straight line

Housing and office equipment 3 years straight line

Computer equipment and software 3 years straight line

Debtors

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

Cash at bank and in hand

Cash at bank and in hand includes cash and short term deposits with a maturity or notice period of twelve months or less at the balance sheet date.

Joint arrangement

The Charity has a share of the income and expenditure, and assets and liabilities relating to the terms of a joint arrangement. The joint arrangement ended during the year (see note - 20). The Charity's share in the transactions are recorded at cost less impairment.

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.

Pension Schemes

Defined contribution scheme

The Charity operates a defined contribution scheme for its employees. Contributions payable to the scheme are charged to the statement of financial activities in the period to which they relate. The assets of the scheme are held separately from the Charity in an independently administered fund.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2023

1. ACCOUNTING POLICIES (CONTINUED)

Defined benefit scheme

The Charity also participates in a multi-employer defined benefit scheme, being the Social Housing Pension Scheme (SHPS), which was closed to new entrants in March 2010 and the scheme was closed to contributions with effect from April 2013

A defined benefit plan defines the pension benefit that the employee will receive on retirement, usually dependent upon several factors including age, length of service and remuneration. A defined benefit plan is a pension plan that is not a defined contribution plan.

The liability recognised in the balance sheet in respect of the defined benefit plan is the present value of the defined benefit obligation at the reporting date less the fair value of the plan assets at the reporting date.

The defined benefit obligation is calculated using the projected unit credit method. Annually SHPS engages independent actuaries to calculate the obligation. The present value is determined by discounting the estimated future payments (recovery plan contributions) using equivalent single discount rates that vary with the duration of the employer liabilities which give the same results as as using a full AA corporate bond (high quality corporate bond) yield curve to discount the employer's obligations over the specific duration of the employer's liabilities ('discount rate').

The fair value of plan assets is measured in accordance with the FRS 102 fair value hierarchy. This includes the use of appropriate valuation techniques.

Remeasurements of the net defined benefit liability, which comprise actuarial gains and losses arising from experience adjustments, the return on scheme assets, changes in actuarial assumptions are charged or credited to the statement of financial activities after net income/expenditure.

The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation and the fair value of scheme assets. This cost and other expenses are recognised in income/expenditure of the statement of financial activities.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2023

2. DONATIONS

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	£	£	£	£
Donations and gifts	63,681	-	63,681	158,819
Other grants etc.	4,993	618,481	623,474	54,308
	68,674	618,481	687,155	213,127

3. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	£	£	£	£
Bank interest	6,451	-	6,451	575

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2023

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Refuge				
Rent	251,228	-	251,228	220,180
Service charges	54,235	-	54,235	41,637
Reading Borough Council	102,000	5,000	107,000	90,000
Bracknell Forest Council	78,470	-	78,470	70,360
Bracknell Forest Council – Infection Control Fund	-	-	-	9,640
Bracknell Forest Council resettlement	-	10,000	10,000	-
Wokingham Borough Council	40,000	-	40,000	30,329
Other	10,074	2,000	12,074	6,762
	<u>536,007</u>	<u>17,000</u>	<u>553,007</u>	<u>468,908</u>
Outreach				
Reading Borough Council	358,792	-	358,792	307,871
Bracknell Forest Council	47,000	35,000	82,000	48,667
Wokingham Borough Council	-	-	-	26,535
West Berks Council	71,309	-	71,309	71,313
The Earley Charity	-	46,621	46,621	42,641
Garfield Weston	-	5,000	5,000	-
Nationwide	-	24,994	24,994	-
	<u>477,101</u>	<u>111,615</u>	<u>588,716</u>	<u>497,027</u>
Children's Services				
Wokingham Borough Council	-	-	-	7,938
The Fairhill Foundation	-	108,840	108,840	30,000
	<u>-</u>	<u>108,840</u>	<u>108,840</u>	<u>37,938</u>
Core Services				
Involve Community Grant		18,333	18,333	1,667
		<u>18,333</u>	<u>18,333</u>	<u>1,667</u>
Total	<u>1,013,108</u>	<u>255,788</u>	<u>1,268,896</u>	<u>1,005,540</u>

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2023

5. EXPENDITURE

	Cost of raising funds	Refuge	Outreach	Children's services	Governance costs	Support costs	Total	2022
	£	£	£	£	£	£	£	£
Staff training	-	937	10,111	295	-	5,350	16,693	10,732
Volunteer costs	-	72	-	-	-	56	128	360
Other staff costs	-	888	9,151	1,284	-	9,644	20,967	17,286
Grants to institutions	-	0	0	0	-	-	-	-
Provision of housing services	-	153,464	13,934	1,008	-	43,963	212,369	152,688
Rent and property costs	-	33,564	0	0	-	31,500	65,064	84,681
Premises and offices costs	-	41,211	17,113	2,345	-	74,187	134,856	128,425
95% payroll and support costs (including fundraising costs)	109,537	181,320	424,138	58,381	30,124	228,601	1,032,101	853,410
Depreciation	-	-	0	0	-	19,205	19,205	11,686
Professional advice	-	900	0	0	-	5,262	6,162	216
Finance cost – pension deficit	-	-	-	-	-	6,066	6,066	9,260
Audit and accounts	-	-	-	-	7,092	-	7,092	6,506
	109,537	412,356	474,447	63,313	37,216	423,834	1,520,703	1,275,250
Allocation of overheads		187,423	199,524	36,887		(423,834)	-	-
Allocation of governance costs		16,457	17,520	3,239	(37,216)	-	-	-
Total expenditure	109,537	616,236	691,491	103,439			1,520,703	1,275,250
2022 expenditure	42,589	546,015	609,091	77,285			1,257,250	

Auditor's remuneration comprises audit fees of £5,868 (2022: £5,490) and accountancy services of £1,224 (2022: £1,146).

Of the total expenditure, £1,269,680 was unrestricted (2022: £1,142,580) and £251,023 was restricted (2022: £114,670).

Berkshire Women's Aid

Notes to the Financial Statements

Year ended 31 March 2023

6. TAXATION

The company is a registered Charity. It has no liability to corporation tax on bank interest received on its charitable activities.

7. TRUSTEES AND RELATED PARTY TRANSACTIONS

The Trustees were not paid and did not receive any benefits from employment with the Charity in the year (2022: £nil).

There were no reimbursements of expenses to Trustees during the year (2022: £nil).

There were no related party transactions with trustees although a close relative has been employed at normal rates of pay for the position in charity. (2022: £nil).

8. EMPLOYEES

Employment Costs

	2023	2022
	£	£
Wages and salaries	834,211	763,257
Social security costs	70,089	56,349
Other pension costs	21,751	19,716
	926,051	839,322

Number of employees

The average monthly number of employees during the year was:

	2023	2022
	Number	Number
Refuge	9	7
Outreach	16	15
Children's Services	4	3
Support	12	13
	41	38

The average number of full time equivalent staff employed during the year was 31 (2022: 30).

One employee received more than £60,000 (but less than £70,000) in the financial year (2022:none).

The key management personnel of the Charity comprise the Trustees, Chief Executive Officer, Finance Manager and Service Development Manager. The total employee benefits including pension contributions of the key management personnel of the Charity were £164,165 (2022: £150,919). See note 8 for specific details on Trustees.

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2023

9. TANGIBLE FIXED ASSETS

	Freehold property	Furniture and equipment	Total
	£	£	£
Cost			
At 1 April 2022	1,442,148	47,448	1,489,596
Additions	376,432	-	376,432
Disposals last year adj		8,080	8,080
Disposals	(22,203)	(2,105)	(24,308)
At 31 March 2023	1,796,377	53,423	1,849,800
Depreciation			
At 1 April 2022	112,608	47,448	160,056
On disposal adj last year		8,080	8,080
On disposals	(9,585)	(2,105)	(11,690)
Charge for the year	19,205	-	19,205
At 31 March 2023	122,228	53,423	175,651
Net book value			
At 31 March 2023	1,674,149	-	1,674,149
At 31 March 2022	1,329,540	-	1,329,540

In 2019 a new refuge was built under a joint arrangement with another charity and renovations were made to the freehold property for use in the Charity's activities. The cost of £1,017,090 represented the Charity's share of the property under the joint arrangement. During the year the joint arrangement was ended and other party's share was acquired for £376,432. The total cost of the property (including improvements) amounts to £1,393,522.

10. DEBTORS

	2023	2022
	£	£
Debtors	15,691	18,824
Amount due from joint arrangement	-	1,017,090
Prepayments and accrued income	26,509	67,745
	42,200	1,103,659

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2023

11. CREDITORS

Amounts falling due within one year

	2023	2022
	£	£
Bank loan	33,539	32,140
Trade creditors	17,333	8,599
Taxes and social security costs	10,089	24,533
Amount owing to joint arrangement		1,017,090
Other creditors	574	885
Accruals	31,496	47,720
Deferred income	54,627	122,593
	147,658	1,253,560

12. DEFERRED INCOME

Deferred income comprises of restricted grants

	2023	2022
	£	£
Balance at beginning of year	122,593	28,557
Amount released to income in the year	(97,600)	(28,557)
Amount deferred in year	29,634	122,593
Balance at year end	54,627	122,593

13. CREDITORS

Amounts falling after one year

	2023	2022
	£	£
Bank loan	142,172	175,693

The bank loan totaling £175,711 at 31 March 2023 is the balance on a commercial mortgage taken out in 2018 for a term of ten years with a fixed rate of interest of 4.32%. The mortgage is secured upon the Charity's freehold property. The amount falling due in more than five years by instalments is £nil (2022: £32.639).

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2023

14. PROVISION FOR LIABILITIES

	2023	2022
	£	£
Defined benefit pension scheme liability	232,129	240,924

The movements in the year regarding the provision are detailed in note 21 on page 42.

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Fund balances at 31 March 2023 are represented by:	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	£	£	£	£
Tangible fixed assets	1,674,149		1,674,149	1,329,540
Net current assets	869,163	632,065	1,501,228	1,179,309
Creditors falling due after one year	(142,156)		(142,156)	(175,693)
Pension deficit provision	(232,129)		(232,129)	(240,924)
	2,169,027	632,065	2,801,092	2,092,232

16. COMMITMENTS UNDER OPERATING LEASES

At 31 March 2023 the Charity had a total of future minimum lease payments under non–cancellable operating leases for each of the following periods:

Several of the leases have completed their term, the values included are the current rentals and where leases terminate during the next financial year, the commitment included is the value to the date of termination of the lease.

	2023	2022
Expiry date:	£	£
Not later than one year	71,111	86,575
Later than one year and not later than five years	-	9,823
	71,111	96,398

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2023

17. MOVEMENT IN FUNDS

Movements in restricted funds

	Balance at 1 April 2022	Income	Expenditure	Transfers	Balance at 31 March 2023
	£	£	£	£	£
Holly Tree House	12,618			(12,618)	-
Wokingham Area Housing Society Limited		613,481			613,481
Refuge	-				
Shanly Foundation	2,000		(2,000)		-
Berkshire Community Foundation	5,000				5,000
RBC Covid Support BAME	-	5,000	(5,000)		-
Shanti Fund	1,819		(235)		1,584
Involve Community	-	18,333	(18,333)		
Outreach	-				
The Earley Charity	-	46,621	(46,621)		
Garfield Weston	-	5,000	(5,000)		
Nationwide Community Grant: Safe Accommodation Worker	-	24,994	(24,994)		
BFC Safe Accommodation Worker	-	35,000	(35,000)		
Children's Services	-				
The Fairhill Foundation	-	108,840	(108,840)		
Resident Wellbeing	-				
NatWest Save Lives Circle Fund	-	5,000	(5,000)		
Inner Wheel Resettlement Fund	-	2,000			2,000
BCF(WUC) Resettlement Fund	-	10,000			10,000
	21,437	874,269	(251,023)	(12,618)	632,065
Unrestricted Funds					
General funds	1,754,873	1,088,233	(1,002,619)	290,261	2,130,748
Designated fund	315,922	-	-	(277,643)	38,279
	2,070,795	1,088,233	(1,002,619)	12,618	2,169,027
Total Funds	2,092,232	1,962,502	(1,253,642)	-	2,801,092

Berkshire Women's Aid

Notes to the Financial Statements (continued)

Year ended 31 March 2023

17. MOVEMENT IN FUNDS (CONTINUED)

Transfers for restricted funds relate to the final half of the funds relating to Holly Tree House sold in the year and being transferred to general funds.

Designated funds of £315,922 have been transferred back to general funds set aside for the joint arrangement buy-out this year (see below) with £38,279 designated from general funds for Addison project (see below) making a net transfer of £235,922.

The following amounts within restricted funds represent net book values of capital items at 31 March 2023 and do not represent cash available:

	2023	2022
	£	£
Holly Tree House	-	12,618

Purposes of the restricted funds

Holly Tree House

The property was owned by Berkshire Women's Aid but it was purchased by a grant from Urban Aid. The fund was being expensed by depreciation over the anticipated life of the property. During the year the remaining half of the property was sold.

Shanti Fund

A fund specifically set up to meet the religious and cultural needs of women from BAME communities accessing BWA services.

The Fairhill Foundation

Support to provide a Refuge Children's Worker to support those children and young people coming into BWA refuge accommodation and to deliver the NSPCC Dart Programme working with mothers and children who have experienced domestic abuse.

Earley Charity

Provided the funds to help us to build capacity in our Outreach and IDVA community services.

Bracknell Forest Covid-19 Recovery Fund

To support domestic abuse services in Bracknell.

Berkshire Community Foundation

Play equipment fund for the garden of a BWA refuge supporting families fleeing domestic abuse.

Berkshire Women's Aid

Notes to the Financial Statements (continued)

Year ended 31 March 2023

Berkshire Community Foundation (Wokingham United Charities) Resettlement Fund

To support service users with hardship grants and household items when living in or moving on from refuge in the Wokingham area.

Inner Wheel Resettlement Fund

To support service users with hardship grants and household items when living in or moving on from refuge

NatWest Circle Fund

To provide financial support through grants to victims of economic abuse and to help survivors move forward and promote recovery and resilience.

Garfield Weston

To support outreach work with children and young people.

Wokingham Area Housing Society

To provide funding for the acquisition of dispersed refuge accommodation in the Wokingham area.

DESIGNATED FUNDS

Joint arrangement buy-out

Funds designated to cease and repay the joint arrangement in late 2023 in accordance with the terms of the agreement. The joint arrangement with another charity was entered into in 2017 to facilitate the building of a new refuge. As detailed in note 19 the funds were expended during the year to fund the repayment of joint arrangement.

Addison project

The trustees have agreed to designate funds of £38,279 to the Addison Project working with male survivors.

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2023

18. LEGAL STATUS OF THE CHARITY

The Charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

19. ANALYSIS OF CHANGES IN NET DEBT

	Balance at 1 April 2022 £	Cash- flows £	Balance at 31 March 2023 £
Cash	1,329,210	277,476	1,606,686
Loans falling due within one year	(32,140)	(1,399)	(33,539)
Loans falling due after more than one year	(175,693)	33,537	(142,156)
	(207,833)	32,138	(175,695)
Total	1,121,377	309,614	1,430,991

20. FINANCIAL COMMITMENTS

The Charity had a joint arrangement with another charity which involved sharing the cost of building and renovating a refuge property completed in previous years. The financial commitment to the other charity under the equity share arrangement relating to a share of the net rents from the property ended during the year following the repayment of the joint arrangement to obtain from the other charity their share of the property. The amount paid to the other charity during the year under the agreement relating to net share of rents was £20,000.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2023

21. PENSION SCHEME

The Charity participates in the Social Housing Pension Scheme (SHPS) which was closed to new members in 2010. SHPS offer several pensions structures including a multi-employer defined benefit scheme which provides benefits to some 500 non-associated employers.

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2020. This actuarial valuation showed assets of £5,148m, liabilities of £6,708m and a deficit of £1,560m. The estimated debt withdrawal at 30 September 2020 is £1,260m. To eliminate this funding shortfall, the Trustees and the participating employers have agreed that additional contributions will be paid, in combination from all employers. The Charity's contributions are detailed on page 45.

The liability recognised in the balance sheet is the present value of the defined benefit obligation less the fair value of the plans assets at the year-end as detailed below.

**PRESENT VALUES OF DEFINED BENEFIT OBLIGATION, FAIR VALUE
OF ASSETS AND DEFINED BENEFIT ASSET (LIABILITY)**

	2023	2022
	£	£
Fair value of plan assets	1,012,514	1,449,784
Present value of defined benefit obligation	1,245,043	1,690,708
Surplus (deficit) in plan	(232,529)	(240,924)
Unrecognised surplus	-	-
Defined benefit asset (liability) to be recognised	(232,529)	(240,924)

RECONCILIATION OF THE IMPACT OF THE ASSET CEILING

	31 March 2023
Impact of asset ceiling at start of period	-
Effect of the asset ceiling included in net interest cost	-
Actuarial losses (gains) on asset ceiling	-
Impact of asset ceiling at end of period	-

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2023

21. PENSION SCHEME (CONTINUED)

**RECONCILIATION OF OPENING AND CLOSING BALANCES OF THE
DEFINED BENEFIT OBLIGATION**

	31 March 2023
	£
Defined benefit obligation at start of period	1,690,708
Current service cost	-
Expenses	3,775
Interest expense	46,308
Contributions by plan participants	-
Actuarial losses (gains) due to scheme experience	10,136
Actuarial losses (gains) due to changes in demographic assumptions	(2,997)
Actuarial losses (gains) due to changes in financial assumptions	(439,144)
Benefits paid and expenses	(63,743)
Liabilities acquired in a business combination	-
Liabilities extinguished on settlements	-
Losses (gains) on curtailments	-
Losses (gains) due to benefit changes	-
Exchange rate changes	-
Defined benefit obligation at end of period	<u>1,245,043</u>

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2023

21. PENSION SCHEME (CONTINUED)

**RECONCILIATION OF OPENING AND CLOSING BALANCES OF THE
FAIR VALUE OF PLAN ASSETS**

	31 March 2023
	£
Fair value of plan assets at start of period	1,449,784
Interest income	40,242
Experience on plan assets (excluding amounts included in interest income) - gain (loss)	(464,561)
Contributions by the employer	50,792
Contributions by plan participants	-
Benefits paid and expenses	(63,743)
Assets acquired in a business combination	-
Assets distributed on settlements	-
Exchange rate changes	-
Fair value of plan assets at end of period	<u>1,012,514</u>

The actual return on the plan assets (including any changes in share of assets) over the period ended 31 March 2023 was £424,319) (2022 - £13,568).

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2023

21. PENSION SCHEME (CONTINUED)

**DEFINED BENEFIT COSTS RECOGNISED IN STATEMENT OF
STATEMENT OF FINANCIAL ACTIVITIES**

For the year to 31 March 2023

	£
Current service cost	-
Expenses	3,775
Net interest expense	6,066
Losses (gains) on business combinations	-
Losses (gains) on settlements	-
Losses (gains) on curtailments	-
Losses (gains) due to benefit changes	-
Defined benefit costs recognised in statement of comprehensive income (SoCI)	9,841

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2023

21. PENSION SCHEME (CONTINUED)

**DEFINED BENEFIT COSTS RECOGNISED IN OTHER
 COMPREHENSIVE INCOME (OCI)**

For the year to 31 March 2023

	£
Experience on plan assets (excluding amounts included in net interest cost) - gain (loss)	(464,561)
Experience gains and losses arising on the plan liabilities - gain (loss)	(10,136)
Effects of changes in the demographic assumptions underlying the present value of the defined benefit obligation - gain (loss)	2,997
Effects of changes in the financial assumptions underlying the present value of the defined benefit obligation - gain (loss)	439,144
Total actuarial gains and losses (before restriction due to some of the surplus not being recognisable) - gain (loss)	(32,556)
Effects of changes in the amount of surplus that is not recoverable (excluding amounts included in net interest cost) - gain (loss)	-
Total amount recognised in other comprehensive income - gain (loss)	(32,556)

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2023

21. PENSION SCHEME (CONTINUED)

ASSETS

	31 March 2023	31 March 2022
	£	£
Global Equity	18,893	278,219
Absolute Return	10,956	58,160
Distressed Opportunities	30,645	51,881
Credit Relative Value	38,215	48,184
Alternative Risk Premia	1,880	47,807
Fund of Hedge Funds	-	-
Emerging Markets Debt	5,437	42,185
Risk Sharing	74,541	47,734
Insurance-Linked Securities	25,560	33,801
Property	43,583	39,146
Infrastructure	115,647	103,278
Private Debt	45,056	37,166
Opportunistic Illiquid Credit	43,316	48,710
High Yield	3,543	12,494
Opportunistic Credit	68	5,157
Cash	7,300	4,930
Corporate Bond Fund	6	96,712
Liquid Credit	9	8
Long Lease Property	30,549	37,305
Secured Income	46,474	54,018
Liability Driven Investment	466,313	404,538
Currency Hedging	1,942	(5,675)
Net Current Assets	2,581	4,026
Total assets	1,012,514	1,449,784

None of the fair values of the assets shown above include any direct investments in the employer's own financial instruments or any property occupied by, or other assets used by, the employer.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2023

21. PENSION SCHEME (CONTINUED)

KEY ASSUMPTIONS

	31 March 2023	31 March 2022
	% per annum	% per annum
Discount Rate	4.89%	2.79%
Inflation (RPI)	3.20%	3.66%
Inflation (CPI)	2.72%	3.23%
Salary Growth	3.72%	4.23%
Allowance for commutation of pension for cash at retirement	75% of maximum allowance	75% of maximum allowance

The mortality assumptions adopted at 31 March 2023 imply the following life expectancies:

	Life expectancy at age 65 (Years)
Male retiring in 2023	21.0
Female retiring in 2023	23.4
Male retiring in 2043	22.2
Female retiring in 2043	24.9

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2023

21. PENSION SCHEME (CONTINUED)

OTHER SMALL MULTI-EMPLOYER SCHEME

The Charity also has a much smaller multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. The scheme is so small the necessary disclosures as a defined contribution scheme are not considered material. The pension deficit liability of this scheme is £168 (2022 - £263).

DEFINED CONTRIBUTION SCHEME COSTS

The defined contribution scheme contributions for the year total £19,716 (2022: £19,716).

22. CONTINGENT LIABILITY

As detailed in note 21 the Charity participates in the Social Housing Pension Scheme which is a multi-employer defined benefit scheme

We were notified in 2021 by the Trustee of the Scheme that it has performed a review of the changes made to the Scheme's benefits over the years and the result is that there is uncertainty surrounding some of these changes. The Trustee is seeking clarification from the Court on these items, and this process is ongoing with it being unlikely to be resolved before the end of 2024 at the earliest. It is estimated that this could potentially increase the value of the full Scheme liabilities by £155m. We note that this estimate has been calculated as at 30 September 2022 on the Scheme's Technical Provisions basis. Until the Court direction is received, it is unknown whether the full (or any) increase in liabilities will apply and therefore, in line with the prior year, no adjustment has been made in these financial statements in respect of this.

Accounts



Berkshire Women's Aid
(Limited by Guarantee)
Report & Financial Statements
31 March 2022

Berkshire Women's Aid Contents

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Berkshire Women's Aid Charity Information

Company number 03081670

Charity number 1050484

**Registered office and
Operational address** 94-98 Addison Road
Reading
Berkshire
RG1 8EG

Trustees Trustees, who are also directors under Charity law, who served during the period up to the date of this report were as follows:

M Rice-Jones	Chairperson
D Hunt	
J Cooper	
P Spinks	
K Baddeley	
F Jones	
J Harrington	(resigned 31 May 2022)
A Hawkins	(resigned 1 December 2021)
E O'Kerry	
M Beddall	
B Moses-Mulrooney	

Key Management Personnel	Andrea West	Chief Executive
	Nicola Wimble	Finance Manager
	Rachel Murray	Service Development Manager

Bankers	Barclays Bank plc	Nationwide Building
	Leicester	Society
	LE87 2BB	PO Box 3
		5-11 St Georges Street
		Douglas
		Isle of Man
		IM99 1 AS
	Metro Bank	
	One Southampton Row	
	London	
	WC1B 5HA	

Berkshire Women's Aid Charity Information

Solicitors Field Seymour Parkes
 1 London Street
 Reading
 RG1 4PN

Dexter Montague
105 Oxford Road
Reading
RG1 7UD

Auditor Edwin Smith
 32 Queens Road
 Reading
 RG1 4AU

Berkshire Women's Aid (BWA) Trustees' Report

Year ended 31 March 2022

The Trustees and Senior Management Team present their report and the audited financial statements for the year ended 31 March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

Reference and administrative information set out on pages 3 & 4 forms part of this report. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the memorandum and articles of association and the 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 (FRS102) (effective 1 January 2019).

Structure, Governance and Management

The organisation is a charitable company limited by guarantee, incorporated on 19 July 1995 and registered as a charity on 25 June 1975.

The company was established under a memorandum of association, which established the objects and powers of the charitable company and is governed under its articles of association

Trustees delegate the day to day management and responsibility to the Chief Executive who is supported by the Finance Manager who ensures the ongoing financial viability of the Charity and a Service Development Manager and Refuge Accommodation Manager.

The Chief Executive, Senior Management Team and Board of Trustees followed the procedures advised by the Charity Commission before making appointments for positions. All Trustees give their time voluntarily and receive no benefits from the Charity. Any expenses reclaimed from the Charity are set out in note 8 of the financial statements.

Recruitment and Appointment of Trustees

Trustees are recruited through advertisements placed in local volunteer bureaux, social media, via the BWA website and by potential Trustees expressing their interest by making direct contact with BWA. Potential Trustees are requested to speak with the Chair and submit a written resume of their career and interests for consideration by the Board of Trustees. Following an interview by a panel of two to three Trustees and reference checking, suitable applicants are invited to attend one board meeting as an observer and complete relevant paperwork and an induction. After the first meeting and if the Board is unanimous, the new trustee is elected on to the Board at the next meeting.

Trustees are not appointed by anyone outside the charitable company. Trustees adhere to Berkshire Women's Aid (BWA) policies and procedures for staff and volunteers.

Berkshire Women's Aid (BWA) is a member of the Women's Aid Federation of England (WAFE)

Berkshire Women's Aid (BWA) Trustees' Report (continued)

Year ended 31 March 2022

Induction and Training for Trustees

All Trustees receive a programme of induction, co-ordinated by the senior management team upon appointment. A trustee induction pack is kept up to date and forms the basis of this induction.

The induction includes a welcome and introduction to the Board and an explanation of functions and services within BWA.

New Trustees are also required to read the trustee guidance on the Charity Commission website and access other digital training materials on the more role and responsibilities of a Charity Trustee.

Compulsory training also includes safeguarding (adult and children) and equality and diversity. Additional training is offered to the board throughout the year.

Remuneration

Currently, the key management personnel team consists of three staff including, the Chief Executive, Finance Manager and Service Development Manager. The combined annual salaries including pensions and benefits of these key personnel is £136,262. Individual's salaries are reviewed after each appraisal annually, although the Charity cannot guarantee an annual review and this is based on available funding and operational performance.

Staffing

The BWA staff team is made up of 27 full time and 16 part time members of staff. We currently have 10 regular volunteers with further volunteers in training. Additionally 2 to 3 times per year teams of 10 to 15 volunteers help with specific projects such as clearing gardens and painting & decorating in refuges.

Preparation, selection, vetting and vigilant maintenance are all central to our safer recruitment policy with all senior managers undertaking the Safer Recruitment Training. All of our staff, students and volunteers are screened before commencing employment or volunteering with us. This means taking up references from former employers. Proof of identity and ability to work is additionally sought from candidates prior to interview along with relevant training / education / qualification certificates. Our recruitment policy and volunteer policy are updated annually to ensure all recent legislation and guidance is included.

Pre-planned interview questions with an interview panel of two members of staff are used to assess the knowledge, insight and suitability of a candidate.

All volunteers, students and staff have to complete an enhanced Disclosure and Barring Service (DBS) check before they can commence their duties and they have to undertake safeguarding training along with our introduction to domestic abuse training.

Objectives and Activities for the Public Benefit

The Charity's objects in its Memorandum of Association are to assist women, men and their children who are in necessitous circumstances and, in particular, those women and their children who have suffered from abuse or maltreatment in their homes.

Berkshire Women's Aid (BWA) Trustees' Report (continued)

Year ended 31 March 2022

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives that have been set.

The Charity furthers its charitable purposes for the public benefit by providing a range of services to enable people experiencing domestic abuse to make choices about their future and to rebuild their lives.

For 2021/2022 the Board's key objectives included:

- Continue to adapt and manage the impact of COVID-19 on services including the increased number of referrals and the impact of the pandemic on fundraising and income streams.
- Review the learning and changes needing to be made to service planning and delivery as a result of the pandemic.
- Achieve fundraising targets £140k
- Continue to raise awareness and respond to the Government proposed new legislation on Domestic Violence and Abuse in the Domestic Abuse Bill.
- To respond to tenders for services in BWA service areas
- Engage and collaborate with local authorities to deliver their needs assessments and strategy reviews under the new legislation.
- Review BWA's accommodation portfolio to meet the changing needs of survivors and the local authority duties under the new Domestic Abuse legislation.
- Work towards applying for Safelives Accreditation for our Outreach/IDVA services
- Work towards applying for Respect Accreditation for our Family Choices Programme
- Continue to invest in the training and development of the BWA staff team

This has continued to be an incredibly challenging year for our sector as we have adapted our risk based services to be able to safeguard survivors and their families as the nation recovers from pandemic conditions and meets the challenge of further variants impacting on service delivery and staffing.

Vision

BWA is a charity that breaks the cycle of domestic abuse, today and for future generations.

Mission

We work with survivors to find immediate routes to safety to recover and rebuild.

We are part of a community tackling the impact of domestic abuse.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2022

Values

All BWA activities are underpinned by a set of values adopted by the organisation's volunteers, staff, management and Trustees:

- **Welcoming and empowering** – we listen, encourage and equip people to make informed choices
- **Places of safety** – we provide environments where anyone using our services can talk freely, live safely and think about the future
- **We do not judge** – we listen and provide the space where people using the services can recognise that some aspects of their life are not the way they want them to be
- **Trust** – you can trust BWA: confidentiality is at our core and people using our services can count on professional, highly skilled support
- **Equality** – we believe in providing support to anyone who needs it, regardless of their sex, ethnicity, religion, age, sexual orientation or disability
- **Raising awareness** – BWA encourages people to understand domestic abuse and violence, to seek support and report concerns

Achievements and Performance

The need for BWA's services is as great as ever.

The following outcomes were delivered in 2021/2022 with key achievements set out on page 15:

Outcomes

- Outreach services supported 687 new clients
- Children's services received referrals for 146 children
- BWA received 738 referrals for refuge accommodation and accommodated 60 women and 49 children
- Received 4685 calls to the helpline
- Family Choices received 51 new referrals
- 127 clients attended BWA Choices Programmes
- 464 professionals attended various BWA Domestic Abuse Training events
- We supported 46 women in the Vulnerable Women's service and 85 in the Complex Needs group
- We supported 44 men and 25 LGBT+ victims and believe that supporting all victims of domestic abuse not just women and children is a vital part of our services.

Berkshire Women's Aid
Trustees' Report (continued)
Year ended 31 March 2022
BWA Helpline

The BWA Helpline offers information, signposting and support to a wide range of callers including professionals, those experiencing domestic abuse, or calling on behalf of a friend or family member. It is the single point of entry for BWA services and operates 24 hours per day, seven days a week. Experienced call handlers support callers from out of the area, as well as those from areas in which BWA are commissioned to provide support. Information can also be provided about other local and national services. An out of hours service is provided by Forestcare with out of hours backup provided by the BWA senior management team. Helpline can be accessed by calling 0808 801 0882 or emailing helpdesk@bwaid.org.uk.

The helpline number is widely publicized in the local areas and on social media platforms. In 2021/22 we updated the helpline infrastructure to provide an agile and adaptable virtual system able to be operated from any location and providing a freephone number which doesn't appear on household bills.

Refuges

Refuges provide a safe place for survivors of domestic abuse and their children and has been at the centre of BWA's services since 1975.

In 2021/22 we sold one of our refuges in Reading in line with our accommodation strategy and the learning over the pandemic. We expect to add dispersed housing provision to our existing shared refuge provision using these funds. This accommodation will support those survivors for whom shared accommodation is not appropriate.

Following a tender process Wokingham Borough Council awarded the Domestic Abuse contract to a non specialist provider who were contracted to deliver refuge services in Wokingham from July 2021 onwards. BWA continued to provide a refuge in Wokingham resources via charitable fundraising as the new provider had failed to quickly establish a safe accommodation service. Following their continued failure to do so, Wokingham Borough Council awarded the refuge element of the contract to BWA.

BWA has five refuges across Reading, Wokingham and Bracknell which are able to accommodate up to 32 women and 63 children. In Reading, four of these rooms, which can accommodate up to one woman and two children in each, are dedicated specialist provision for women from an Asian background.

BWA refuges provide a safe, confidential home where survivors can feel safe and have time and space to make informed choices and decisions about their future.

Staff will work directly with survivors via a keyworking programme to provide emotional and practical support. They can assist with safety planning, managing finances, housing, legal support, accessing work, education or training, or health needs. They can also support with children's needs, including education and their health and wellbeing.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2022

Once the survivor has discussed all her options the aim is that she feels empowered to make informed choices regarding her family's future. Keeping the support plan under regular review ensures it is survivor focused, updated and amended as needs change. Embedded within the process is clear risk assessment framework to assist staff and survivors manage risk.

Resettlement

Moving out of refuge can be a challenging time for women. BWA's resettlement service offers women a stepping stone between the supported environment of the refuge and independent accommodation.

Resettlement is tailored to individual needs and may include practical tasks involved in such a move.

Although resettlement is usually offered for up to six weeks after a woman moves on from refuge, this can be adjusted to suit individual needs and BWA's further support can be provided through BWA outreach workers.

Local authorities have been very supportive in helping us resettle clients and their children as lockdowns have occurred thus enabling us to free up spaces for new clients fleeing abuse.

Family Choices

BWA's Family Choices (FC) Programme works directly with perpetrators of domestic abuse to address abusive behaviour with those who have acknowledged the abuse and demonstrated a desire to change. Family Choices provides a dedicated Partner Support Worker to work with the person at risk of abuse to ensure that their safety, and that of any children, is kept central throughout the intervention. Survivors are offered full risk assessment, safety and support planning, as well as sessions aimed at building awareness of the dynamics of domestic abuse. If requested direct work can be completed with any school aged children in the household who have experienced the impacts of domestic abuse in the home.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2022

Outreach/IDVA Support

In 2021/2022 BWA provided high quality, risk-led, specialist outreach/IDVA support to victims and survivors of domestic abuse across Reading, Wokingham and Bracknell. Following a tender process Wokingham Borough Council awarded the Domestic Abuse contract to a non-specialist provider who were contracted to deliver Outreach services in Wokingham from July 2021 onwards. After that date BWA have continued to deliver services in Reading and Bracknell.

BWA's Outreach/IDVA service offers support to those experiencing domestic abuse. The support consists of risk assessment, safety planning, emotional support and advocacy. BWA can provide those experiencing abuse information about legal and civil remedies, housing, finances and benefits, signposting or making referrals for specialist support where required. BWA can also provide support at court, attend child protection proceedings and other meetings as required by the survivor. BWA regularly attend MARAC, MATAC and MAPPA meetings.

Adult Group Work

Both Outreach and Family Choices clients are offered a place on the BWA Choices Programme which is a psychoeducational programme that looks at the dynamics of domestic abuse and how the elements of power and control can affect our minds as well as our bodies.

The Choices group is facilitated by a BWA Group Facilitator. The group is open to survivors who have been affected by abuse by a spouse or a family member, either currently or in the past.

The Choices Programme covers the following general themes:

- Learning about healthy and unhealthy relationships
- How domestic abuse affects the victim/survivor's confidence and self-esteem and also children
- Recognising controlling behaviours at an early stage in a relationship
- The impact of domestic abuse on beliefs
- Rebuilding damaged self-confidence and self-esteem.

The programme is evaluated on the basis of feedback questionnaires completed by survivors.

Following learning from the pandemic we now deliver a hybrid model of training with programmes delivered both face to face and virtually to meet the needs of survivors.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2022

Children and Young People's Programmes

BWA recognises the impact of domestic abuse on children and young people. The Domestic Abuse Act 2021 recognised children as victims in their own right and BWA has designed and delivered services to meet this need:

Expect Respect

BWA are advocates of the Women's Aid 'Expect Respect' programme. Using this programme, we run sessions on healthy relationships with children and young people aged five and over. We work with children and young people who have experienced domestic abuse, with age appropriate activities that are designed to be fun and engaging. Our team of specialist workers support children and young people to resolve conflicts, safety plan and enhance their self-esteem tackling issues of domestic abuse in a safe and contained way.

Domestic Abuse Recovery Together (DART)

Developed by the NSPCC, the DART programme works with children aged 7-14 and their parent to provide them with a safe space and the skills to speak to each other about domestic abuse, learn to communicate and rebuild their relationship.

For children and young people who require more in depth therapeutic support or work to address challenging behaviour, our team can help you identify counselling and support services who may be able to help.

To respond to the needs of children and young people in the community, BWA has developed specialist programmes for children 5–17 years old who have been affected by domestic abuse. BWA offer children and young people a safe environment in which they can share experiences and develop a better understanding of domestic abuse, its effects and importantly how they can keep themselves safe. BWA has been providing tailored support either individually or in groups for over 10 years in the local area.

BWA provide the following Children's and Young People's programmes;

- Specialised Primary School Work – children (5-11) who have witnessed and experienced domestic abuse. A 10 week course held for an hour a week at a hosting school. This can be delivered 1-1 or in a group (6-8 children on average). It aims to provide support to children by looking at the dynamics of abuse and explaining that it is not their fault. It also looks at encouraging appropriate ways of resolving conflicts and safety planning and enhances self-esteem.
- 'Giving Choices' – for young People (12-17) that have experienced domestic abuse within the family. It runs for a minimum of 6 weeks and is delivered on a 1-1 basis. This programme looks at raising awareness of domestic abuse and the qualities of a healthy relationship, resolving conflicts safely, recognising early warning signs and rebuilding damaged confidence.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2022

Specialist Community Outreach Support Services

Stop, Think, Feel:

Based on a clinical model of support, the Stop Think Feel programme was devised to work with women who have experienced domestic abuse and also present with a diagnosis of, or behavioural traits indicative of, personality disorder. The programme consists of ten sessions and focuses on mentalisation techniques. The programme is not designed to act as crisis intervention; women accessing the programme who have current support needs around domestic abuse must be linked in with an outreach worker.

In 2021-2022, 85 clients were referred to the Stop, Think, Feel programme of whom, 51 clients were from Reading, 21 were from Wokingham, 11 were from West Berkshire and two were out of area. Four programmes were run; in line with changing Government restrictions, three groups were run virtually and one group was run face to face in the Reading area. Clients living outside of Reading were supported to travel to the area for face to face group work where required.

Empowering Women Project:

The Empowering Women Project, through a key worker 1:1 programme, aims to support women who are identified as having multiple and complex needs. The programme aims to enable women to increase their resilience, support them to make changes to their lives and access mainstream services. The service is open to women over the age of 18 living in West Berkshire who have consented to the referral. To access the programme, women must meet at least three of seven referral criteria: domestic abuse, insecure housing, offending history, problematic substance use, mental health or self-harm support needs, unemployment, money or debt management problems.

BAME Project

Following funding from the Volant Charity BWA has developed a project to work directly with survivors from black and minority ethnic backgrounds providing advocacy and support. The project also works within the local communities to raise awareness of domestic abuse and services available to survivors and their children.

Multi Agency Training

In 2021-2022 BWA continued to provide specialist domestic abuse multiagency training and/or briefing sessions in partnership with Reading Borough Council (RBC) and Bracknell Forest Council, as well as the local CCG and other statutory and voluntary agencies. BWA have continued to work with partner organisations both in statutory services and the third sector to respond to requests to provide specialist DA training to individual agencies.

BWA are contracted by Reading Borough Council to deliver ten DA Level 1 and 2 training sessions in each financial year. This training is open to all and not solely council employees

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2022

meaning attendees are from diverse professional backgrounds including voluntary organisations, probation, schools and children's centres, as well as statutory services.

At the request of Reading Borough Council, training continued to be delivered online this year. Six DA Level 1 courses were delivered during the financial year as well as four da Level 2 courses. A bespoke DA Level 2 course had been developed for professionals, focusing on the impact of domestic abuse on children and this continued to be delivered due to the positive feedback received. In total, 102 professionals were trained via the DA Level 1 and 2 courses delivered this year.

BWA attend the Reading DA Training subgroup to review domestic abuse training needs across the area and contribute to the activities group.

BWA continued to be involved in the local delivery of DA Matters training to Thames Valley Police. Developed by Safelives and the College of Policing, this training focuses on assisting frontline response officers and police staff to identify and respond appropriately to coercive control and is delivered by a specialist domestic abuse practitioner and a police trainer. In 2021-22, one DA Matters training session was delivered to 25 attendees.

Training undertaken with other partners in the last financial year has included:

- DA bite size training with local GP's – 12 in attendance via Teams.
- DA Matters training – approximately 25 attendees.
- Presentation to approx. 200 people at the Thames Valley Partnership event on perpetrator working.
- Two presentations on coercive control for the RBH Level 3 Safeguarding training, to approximately 45 people.
- Two workshops for Silva Homes on their Silva Homes Colleague Conference. This was to approximately 30 people across two sessions.
- Presentation to the Florey (Sexual Health) Clinic – approximately 10 attendees.
- Cafcass presentation on BWA services – 15 attendees.
- Women@Reading Networking event – 25 attendees.

Berkshire Women's Aid

Trustees' Report (continued)

Year ended 31 March 2022

Key BWA Achievements:

- Secured significant funding to plan, adapt and deliver critical services to meet an increased need following the COVID-19 pandemic.
- Increased donations and new funding streams to support and expand those activities that are not funded by local government, national government or government-related bodies.
- Secured corporate partnerships to deliver funding and volunteering to support BWA services.
- Secured the refuge contract with Wokingham Borough Council
- Revised our website and increased our social media presence to raise awareness and highlight support available locally
- Recruited a new Health and Safety Manager and a new Refuge Accommodation Manager.
- Developed an individual and group external clinical supervision programme to support frontline staff.
- Secured future funding for the Children and Young People's Programme including the new NSPCC Dart programme.
- Completed the tendering process for Bracknell Forest Council DA services.
- Continued to raise awareness and respond to the Government proposed new legislation on Domestic Violence and Abuse

Plans for future

- Complete Safelives Accreditation for Outreach/IDVA Services
- Secure the Bracknell Forest Council DA services contract
- Secure the Reading Borough Council DA services contract
- Respond to the West Berkshire DA services contract tender
- Review and adapt our property portfolio and refuge provision in line with changing needs
- Deliver a service user consultation project to inform future service delivery and development.
- Increase awareness of domestic abuse with male and LGBTQ+ victims and build links to organisations and community groups who might refer to us as we believe that these groups are underrepresented in referral to service provision.
- Secure new office accommodation that better fits our evolving needs.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2022

Risk Review

BWA have a charity risk assessment that was introduced in 2018/19 and that is reviewed at least once annually. This covers governance, operational, funding, people, legal, external factors e.g. government policies and compliments the Business Continuity Plan.

Risk to clients is managed through relevant policies including Health & Safety Policy, Safeguarding (adults and children), and Code of Conduct. Risk is also managed through monthly supervision and case management.

The Management Team monitor financial risk by reviewing income and expenditure in the management accounts on a monthly basis as well as cash flow to ensure the Charity can meet its commitments as they fall due. Regular budget reforecasting allows tracking to ensure the Charity is looking ahead at its financial stability providing a longer term picture. The income and expenditure, funding and financial risk is explored thoroughly at Board meetings every other month allowing strategy to be revised if required.

A charity risk register identifies all key risks and how these are being managed.

Financial Review

The Charity has been under significant financial pressure during the year in supporting an increasing number of service users within very tight Local Authority contract funding. Additional funding has been critical to delivery of services to those coming to us.

The statement of financial activities shows that the total incoming resources decreased to £1,219,242 while total resources expended (before movement on the defined benefit scheme) increased to £1,275,250 resulting in a shortfall of income over expenditure of £56,008

BWA's principal funding sources are Local Authority contracts to provide refuge and outreach services. This income is supplemented by donations and restricted grants.

Expenditure during the year has reflected the efficient running of the refuges, helpline and outreach services, with 97% of total resources expended being direct costs of charitable activities and restricted grant funded activities, which have been established in accordance with the key objectives of the Charity.

Income and expenditure for all services are continuously monitored.

BWA has a defined benefit pension scheme with the Social Housing Pension Scheme (SHPS), which was closed to new members in 2010. This is a multi-employer scheme with a valuation at the last formal actuarial valuation date 30 September 2020 revealing a shortfall of assets compared with the value of liabilities for the whole scheme of £1,560 million. The actuary has set a deficit contribution plan for all members to which BWA makes its share of payments.

Berkshire Women's Aid
Trustees' Report (continued)
Year ended 31 March 2022
Reserves Policy

The Reserves Policy is set to ensure there is no disruption of Berkshire Women's Aid (BWA) (BWA) services in the event of an unforeseen reduction in income or increase in expenditure. It also allows for contingencies aimed at the mitigation of any major risks identified that would have a financial impact should they materialise.

The Trustees have determined a requirement for freely available funds in order to fund the following:

- To maintain the continued furtherance of the objectives of the Charity.
- To cover management, administration, fundraising and other support costs.

The Trustees believe that, in line with the current contract dates and structure, the level of free reserves excluding pension deficit should be sufficient to cover:

- Continued service delivery for 6 months of half the activity of the Charity.

The level of reserves is continually monitored by the Trustees and the policy is reviewed at least every three years.

The Trustees have designated a fund of £315,922 to cease and repay the joint arrangement with Reading Rotary Community Projects in late 2022 under the terms of the agreement. At the end of March 2022 free reserves were £425,333 in line with the reserves policy.

The Trustees regularly review the Charity's portfolio of owned properties within operational commitments to ensure that obligations are met over the longer term.

The Charity works to build its reserves to the level required to meet the policy to remain sustainable, build a safer future and protect the Charity in the long term.

Going Concern

After making enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue its activities for the near future. Accordingly, they continue to adopt the going concern basis in preparing financial statements and accounts.

Investment Policy

The Trustees, having regard to the liquidity requirements of operating BWA, have kept available funds in interest-bearing deposit accounts and seek to achieve a rate on deposit which matches or exceeds inflation as measured by the retail prices index.

Restrictions on Distribution

The memorandum of association prohibits the distribution of the income and property of the charitable company to the members. Upon dissolution or winding up of the company, the assets shall be given or transferred to some similar institution or institutions having objects similar to the charitable company.

Berkshire Women's Aid
Trustees' Report (continued)
Year ended 31 March 2022
Statement of Trustees' Responsibilities

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

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware, and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Auditor

Edwin Smith were re-appointed as Charity's auditors and have expressed their willingness to continue in that capacity.

This report was approved by the Trustees 28 September 2022 and signed on their behalf by

M Rice-Jones – Chair



Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid as at 31 March 2022

Opinion

We have audited the financial statements of Berkshire Women's Aid (the "Charity") for the year ended 31 March 2022 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2022 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid (continued)

as at 31 March 2022

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement [set out on page 18) the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid (continued)

as at 31 March 2022

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

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud.

The objectives of our audit in respect of fraud, are to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the Charity and considered that the most significant are the Companies Act 2006, the Charities Act 2011, UK financial reporting standards as issued by the Financial Reporting Council and UK taxation legislation.
- We obtained an understanding of how the Charity complies with these requirements by making enquiries with management and those charged with governance. We corroborated our enquiries through our review of the Trustees' meeting minutes.
- We assessed the susceptibility of the financial statements to material misstatement, including how fraud might occur by considering the key risks impacting the financial statements and documenting the controls that the Charity has established to address risks identified, or that otherwise seek to prevent, deter or detect fraud. In our assessment we considered the risk of management override. Our audit procedures included testing manual journals, including segregation of duties.
- We inquired of management and those charged with governance as to any known instances of noncompliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities.

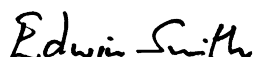
Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid (continued)

as at 31 March 2022

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Edwin Smith

Chartered Accountants
Statutory Auditor

32 Queens Road
Reading
RG1 4AU

Dated 4 October 2022

Edwin Smith is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

Berkshire Women's Aid
Statement of Financial Activities
Year ended 31 March 2022

		Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	Note	£	£	£	£
<u>Income:</u>					
Donations	2	167,025	46,102	213,127	226,652
Income from charitable activities	4	931,232	74,308	1,005,540	1,479,279
Investment income	3	575	-	575	852
Total income		1,098,832	120,410	1,219,242	1,706,783
<u>Expenditure:</u>	5				
Cost of raising funds		42,859		42,859	42,321
Cost of charitable activities		1,117,721	114,670	1,232,391	1,215,620
Total expenditure		1,160,580	114,670	1,275,250	1,257,941
Net income/(expenditure) before transfers		(61,748)	5,740	(56,008)	448,842
Actuarial gains/(losses) on defined benefit pension schemes	21	1,536	-	1,536	(172,811)
Gain on disposal of property		362,234	-	362,234	-
Transfers between funds	17	10,973	(10,973)	-	-
Net income/(expenditure) for the year/Net movement in funds		312,995	(5,233)	307,762	276,031
Fund balances at 1 April 2021		1,757,800	26,670	1,784,470	1,508,439
Fund balances at 31 March 2022		2,070,795	21,437	2,092,232	1,784,470

The statement of financial activities complies with the requirements for an income and expenditure account under the Companies Act 2006 and includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Berkshire Women's Aid
Balance Sheet
As at 31 March 2022

		2022		2021	
	Note	£	£	£	£
Fixed assets					
Tangible assets	9		1,329,540		1,354,198
Current assets					
Debtors	10	1,103,659		1,062,652	
Cash at bank and in hand		1,329,210		1,006,343	
		<u>2,432,869</u>		<u>2,068,995</u>	
Creditors: amounts falling due within one year	11	(1,253,560)		(1,150,300)	
Net current assets/(liabilities)			1,179,309		918,695
Creditors: amounts falling due after one year	13		(175,693)		(207,851)
Provisions for liabilities					
Defined benefit pension scheme liability	14		(240,924)		(280,572)
Total net assets			<u><u>2,092,232</u></u>		<u><u>1,784,470</u></u>
Income funds of the Charity					
Restricted funds	17		21,437		26,670
Unrestricted funds:					
General funds	17	1,754,873		1,757,800	
Designated funds	17	315,922		-	
			<u>2,070,795</u>		<u>1,757,800</u>
			<u><u>2,092,232</u></u>		<u><u>1,784,470</u></u>

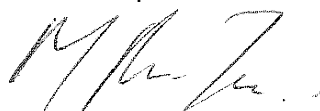
The charitable company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022, although an audit has been carried out under section 144 of the Charities Act 2011. No member of the company has deposited a notice, pursuant to section 476 requiring an audit of these accounts under the requirements of the Companies Act 2006.

The directors (trustees) acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions relating to small companies within part 15 of the Companies Act 2006.

The accounts were approved by the Board on 28 September 2022

Director/Trustee - M Rice-Jones
Company Registration No. 03081670



Berkshire Women's Aid
Statement of Cash Flows
Year ended 31 March 2022

	Note	2022	2021
		£	£
Cash flows from operating activities:		(22,135)	402,610
Net cash provided/(used) by operating activities		(22,135)	402,610
Cash flows from investing activities:			
Interest from investments		575	852
Proceeds from disposal of tangible fixed asset		375,207	-
Net cash provided by investing activities		375,782	852
Cash flows from financing activities:			
Repayments of borrowing	19	(30,780)	(29,505)
Cash inflows from loans			-
Net Cash used in financing activities		(30,780)	(29,505)
Change in cash and cash equivalents in the year		322,867	373,957
Cash and equivalents at the beginning of the year		1,006,343	632,386
Cash and cash equivalents at the end of the year		1,329,210	1,006,343
Net income/(expenditure) for the year (as per the statement of financial activities)		307,762	276,031
Adjustments for:			
Depreciation charges		11,685	18,090
Gain on disposal of tangible fixed asset		(362,234)	
Interest from investments		(575)	(852)
(Increase) / decrease in debtors		(41,007)	(12,857)
Increase / (decrease) in creditors and provisions		62,234	122,198
Net cash provided from operating activities		(22,135)	402,610
Analysis of cash and equivalents			
Cash in hand	19	1,329,210	1,006,343
Total		1,329,210	1,006,343

Berkshire Women's Aid

Notes to the Financial Statements

Year ended 31 March 2022

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 to the UK and Republic of Ireland (FRS 102) (effective January 2021) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Berkshire Women's Aid 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 note(s).

Preparation of the accounts on a going concern basis

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.

Fund Accounting

- Unrestricted funds are donations and other incoming resources available for use at the discretion of the Trustees in furtherance of the objectives of the Charity
- Designated funds are 'unrestricted' funds allocated by the Trustees for particular purposes.
- Restricted funds are those donated for use in a particular area or for specific purposes.

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 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 of the provision of a specified service is deferred until the criteria for income recognition are met.

Donations and other income

Donations and other income are recognised when they become due and credited to the statement of financial activities. Any donations received for specific time restricted purposes are carried forward as deferred income and matched with related expenditure.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2022

1. ACCOUNTING POLICIES (CONTINUED)

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.

Expenditure

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

Expenditure is classified under the following activity headings within the statement of financial activities to one of the following headings:

- **Costs of raising funds**
The direct costs of fundraising and publicity activities.
- **Expenditure on charitable activities**
The direct and associated support costs of providing refuge accommodation to women and children and community outreach/IDVA support to people who have experienced domestic violence and abuse.

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

Grants payable are payments made to third parties in the furtherance of the charitable objects of the Charity. In the case of unconditional grants, they are accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the one year or multi-year grant. Grant awards that are subject to the recipient fulfilling performance conditions are accrued as the performance conditions are met.

Allocation of support and governance costs

Expenditure is allocated to the particular activity where the cost relates directly to that activity. These costs have been allocated between the cost of raising funds and expenditure on charitable activities. Costs of generating funds is based on 5% of staff costs.

Costs are identified relating to the governance of the Charity being the costs associated with constitutional statutory requirements and costs associated with the strategic management of the Charity's activities.

Support costs and governance costs are apportioned between the key charitable activities undertaken in the year on basis of revenue earned.

Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Berkshire Women's Aid

Notes to the Financial Statements (continued)

Year ended 31 March 2022

1. ACCOUNTING POLICIES (CONTINUED)

Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

Tangible fixed assets

Individual assets or groups of similar assets costing £1,000 or more are capitalised at cost. Assets are reviewed for impairment if circumstances indicate that their carrying value may exceed their net realisable value and value in use.

Depreciation is calculated to write off the cost less estimated residual value of fixed assets over their estimated useful lives. The depreciation rates in use are as follows:

Freehold land is not depreciated

Freehold buildings 50 years straight line

Housing equipment 3 years straight line

Computer equipment and software 3 years straight line

Debtors

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

Cash at bank and in hand

Cash at bank and in hand includes cash and short term deposits with a maturity or notice period of twelve months or less at the balance sheet date.

Joint arrangement

The Charity has a share of the income and expenditure, and assets and liabilities relating to the terms of a joint arrangement. The Charity's share in the transactions are recorded at cost less impairment.

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.

Pension Schemes

Defined contribution scheme

The Charity operates a defined contribution scheme for its employees. Contributions payable to the scheme are charged to the statement of financial activities in the period to which they relate. The assets of the scheme are held separately from the Charity in an independently administered fund.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2022

1. ACCOUNTING POLICIES (CONTINUED)

Defined benefit scheme

The Charity also participates in a multi-employer defined benefit scheme, being the Social Housing Pension Scheme (SHPS), which was closed to new entrants in March 2010 and the

A defined benefit plan defines the pension benefit that the employee will receive on retirement, usually dependent upon several factors including age, length of service and remuneration. A defined benefit plan is a pension plan that is not a defined contribution plan.

The liability recognised in the balance sheet in respect of the defined benefit plan is the present value of the defined benefit obligation at the reporting date less the fair value of the plan assets at the reporting date.

The defined benefit obligation is calculated using the projected unit credit method. Annually SHPS engages independent actuaries to calculate the obligation. The present value is determined by discounting the estimated future payments (recovery plan contributions) using equivalent single discount rates that vary with the duration of the employer liabilities which give the same results as as using a full AA corporate bond (high quality corporate bond) yield curve to discount the employer's obligations over the specific duration of the employer's liabilities ('discount rate').

The fair value of plan assets is measured in accordance with the FRS 102 fair value hierarchy. This includes the use of appropriate valuation techniques.

Remeasurements of the net defined benefit liability, which comprise actuarial gains and losses arising from experience adjustments, the return on scheme assets, changes in actuarial assumptions are charged or credited to the statement of financial activities after net income/expenditure.

The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation and the fair value of scheme assets. This cost and other expenses are recognised in income/expenditure of the statement of financial activities.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2022

2. DONATIONS

	Unrestricted funds	Restricted funds	Total 2022	Total 2021
	£	£	£	£
Donations and gifts	156,770	2,049	158,819	136,484
Other grants etc.	10,255	44,053	54,308	90,168
	167,025	46,102	213,127	226,652

3. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Total 2022	Total 2021
	£	£	£	£
Bank interest	575	-	575	852

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2022

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Refuge				
Rent	220,180	-	220,180	271,927
Service charges	41,637	-	41,637	35,717
Reading Borough Council	90,000	-	90,000	90,000
Bracknell Forest Council	70,360	-	70,360	70,360
Bracknell Forest Council – Infection Control Fund	9,640	-	9,640	8,948
Wokingham Borough Council	30,329	-	30,329	21,085
MHCLG	-	-	-	97,515
Berkshire Community Foundation	-	-	-	51,421
Wokingham United Charities	-	-	-	20,000
Other	6,762	-	6,762	6,732
	<u>468,908</u>	<u>-</u>	<u>468,908</u>	<u>673,705</u>
Outreach				
Reading Borough Council	307,871	-	307,871	295,000
Bracknell Forest Council	48,667	-	48,667	69,973
Wokingham Borough Council	26,535	-	26,535	108,014
West Berks Council	71,313	-	71,313	83,013
The Earley Charity	-	42,641	42,641	41,711
PCC	-	-	-	74,686
Other	-	-	-	21,885
	<u>454,386</u>	<u>42,641</u>	<u>497,027</u>	<u>694,282</u>
Children's Services				
Wokingham Borough Council	7,938	-	7,938	29,592
First Growth	-	-	-	25,000
The Pilgrim Trust	-	-	-	15,000
Anonymous	-	30,000	30,000	-
Other	-	-	-	26,700
	<u>7,938</u>	<u>30,000</u>	<u>37,938</u>	<u>96,292</u>
Core Services				
Wokingham United Charities	-	-	-	10,000
Berkshire Community Foundation	-	-	-	5,000
Bracknell Forest Covid-19 Fund	-	1,667	1,667	-
		<u>1,667</u>	<u>1,667</u>	<u>15,000</u>
Total	<u>931,232</u>	<u>74,308</u>	<u>1,005,540</u>	<u>1,479,279</u>

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2022

5. EXPENDITURE

	Cost of raising funds	Refuge	Outreach	Children's services	Governance costs	Support costs	Total	2021
	£	£	£	£	£	£	£	£
Staff training	-	5,490	2,173	1,483	-	1,586	10,732	7,069
Volunteer costs	-	-	-	-	-	360	360	130
Other staff costs	-	583	8,317	872	-	7,515	17,286	17,891
Grants to institutions	-	-	-	-	-	-	-	671
Provision of housing services		105,604	10,056	403	-	36,625	152,688	141,211
Rent and property costs		53,181	-	-	-	31,500	84,681	71,772
Premises and offices costs		41,016	7,570	4,618	-	75,221	128,425	140,500
95% payroll and support costs	42,859	139,772	375,859	54,836	32,944	207,139	853,410	846,410
Depreciation	-	-	-	-	-	11,686	11,686	18,090
Professional advice	-	-	-	-	-	216	216	622
Finance cost – pension deficit	-	-	-	-	-	9,260	9,260	6,803
Audit and accounts	-	-	-	-	6,506	-	6,506	6,772
	42,859	345,645	403,976	62,212	39,450	381,108	1,275,250	1,257,941
Allocation of overheads		181,574	185,874	13,660	-	(381,108)	-	-
Allocation of governance costs		18,796	19,241	1,413	(39,450)	-	-	-
Total expenditure	42,859	546,015	609,091	77,285	-	-	1,275,250	1,257,941
2021 expenditure	42,321	519,132	603,140	93,348	-	-	1,257,941	

Auditor's remuneration comprises audit fees of £5,490 (2021: £5,400) and accountancy services of £1,146 (2021: £1,372).

Of the total expenditure, £1,275,250 was unrestricted (2021: £847,719) and £119,670 was restricted (2021: £410,522).

Berkshire Women's Aid

Notes to the Financial Statements

Year ended 31 March 2022

6. TAXATION

The company is a registered Charity. It has no liability to corporation tax on bank interest received on its charitable activities.

7. TRUSTEES AND RELATED PARTY TRANSACTIONS

The Trustees were not paid and did not receive any benefits from employment with the Charity in the year (2021: £nil).

There were no reimbursements of expenses to Trustees during the year (2021: £nil).

There were no related party transactions during the year (2021: £nil).

8. EMPLOYEES

Employment Costs

	2022	2021
	£	£
Wages and salaries	763,257	766,199
Social security costs	56,349	54,229
Other pension costs	19,716	17,171
	839,322	837,599

Number of employees

The average monthly number of employees during the year was:

	2022	2021
	Number	Number
Refuge	7	9
Outreach	15	20
Children's Services	3	2
Support	13	9
	38	40

The average number of full time equivalent staff employed during the year was 30 (2021: 31).

No employee received more than £60,000 in the financial year (2021: none).

The key management personnel of the Charity comprise the Trustees, Chief Executive Officer, Finance Manager and Service Development Manager. The total employee benefits including pension contributions of the key management personnel of the Charity were £136,262 (2021: £139,212). See note 8 for specific details on Trustees.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2022

9. TANGIBLE FIXED ASSETS

	Freehold property	Furniture and equipment	Total
	£	£	£
Cost			
At 1 April 2021	1,464,351	57,838	1,522,189
Additions	-	-	-
Disposals	(22,203)	(10,390)	(32,593)
At 31 March 2022	1,442,148	47,448	1,489,596
Depreciation			
At 1 April 2021	111,232	56,759	167,991
On disposals	(9,230)	(10,390)	(19,620)
Charge for the year	10,606	1,079	11,685
At 31 March 2022	112,608	47,448	160,056
Net book value			
At 31 March 2022	1,329,540	-	1,329,540
At 31 March 2021	1,353,119	1,079	1,354,198

In 2019 a new refuge was built under a joint arrangement with another charity and renovations were made to the freehold property for use in the Charity's activities. The cost of £1,017,090 represents the Charity's share of the property under the joint arrangement. The total cost of the property (including improvements) amounts to £1,317,090.

10. DEBTORS

	2022	2021
	£	£
Debtors	18,824	9,617
Amount due from joint arrangement	1,017,090	1,017,090
Prepayments and accrued income	67,745	35,945
	1,103,659	1,062,652

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2022

11. CREDITORS

Amounts falling due within one year

	2022	2021
	£	£
Bank loan	32,140	30,762
Trade creditors	8,599	9,740
Taxes and social security costs	24,533	25,402
Amount owing to joint arrangement	1,017,090	1,017,090
Other creditors	885	805
Accruals	47,720	37,944
Deferred income	122,593	28,557
	<u>1,253,560</u>	<u>1,150,300</u>

12. DEFERRED INCOME

Deferred income comprises of restricted grants

	2022	2021
	£	£
Balance at beginning of year	28,557	33,098
Amount released to income in the year	(28,557)	(33,098)
Amount deferred in year	122,593	58,056
Balance at year end	<u>122,593</u>	<u>58,056</u>

13. CREDITORS

Amounts falling after one year

	2022	2021
	£	£
Bank loan	<u>175,693</u>	<u>207,851</u>

The bank loan totaling £207,833 at 31 March 2022 is the balance on a commercial mortgage taken out in 2018 for a term of ten years with a fixed rate of interest of 4.32%. The mortgage is secured upon the Charity's freehold property. The amount falling due in more than five years by instalments is £32,639 (2021: £70,599).

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2022

14. PROVISION FOR LIABILITIES

	2022	2021
	£	£
Defined benefit pension scheme liability	240,924	280,572

The movements in the year regarding the provision are detailed in note 21 on page 42.

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Fund balances at 31 March 2022 are represented by:	Unrestricted funds	Restricted funds	Total 2022	Total 2021
	£	£	£	£
Tangible fixed assets	1,316,922	12,618	1,329,540	1,354,198
Net current assets	1,170,490	8,819	1,179,309	918,695
Creditors falling due after one year	(175,693)		(175,693)	(207,851)
Pension deficit provision	(240,924)		(240,924)	(280,572)
	2,070,795	21,437	2,092,232	1,784,470

16. COMMITMENTS UNDER OPERATING LEASES

At 31 March 2022 the Charity had a total of future minimum lease payments under non–cancellable operating leases for each of the following periods:

Several of the leases have completed their term, the values included are the current rentals and where leases terminate during the next financial year, the commitment included is the value to the date of termination of the lease.

	2022	2021
	£	£
Expiry date:		
Not later than one year	86,575	72,313
Later than one year and not later than five years	9,823	44,037
	96,398	116,350

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2022

17. MOVEMENT IN FUNDS

Movements in restricted funds

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2022 £
Holly Tree House	25,946	-	(355)	(12,973)	12,618
Douglas Martin	724	-	(724)	-	-
Refuge		-	-	-	-
Shanly Foundation	-	-	-	2,000	2,000
Berkshire Community Foundation		5,000	-	-	5,000
The Good Exchange	-	2,000	(2,000)	-	-
Volant Trust	-	14,397	(14,397)	-	-
Shanti Fund	-	2,049	(230)	-	1,819
Helpline				-	-
Schroder Trust	-	3,000	(3,000)	-	-
Covid Support				-	-
Bracknell Forest Council Infection Control	-	8,062	(8,062)	-	-
Outreach				-	-
The Earley Charity	-	42,641	(42,641)	-	-
Bracknell Forest Covid-19 Recovery Fund	-	1,667	(1,667)	-	-
Children's Services				-	-
Anon	-	30,000	(30,000)	-	-
Resident Wellbeing				-	-
Get Berkshire Active	-	8,529	(8,529)	-	-
NatWest Circle Fund	-	2,500	(2,500)	-	-
Sundry	-	565	(565)	-	-
	26,670	120,410	(114,670)	(10,973)	21,437
Unrestricted Funds					
General funds	1,757,800	1,098,832	(796,810)	(304,949)	1,754,873
Designated fund	-	-	-	315,922	315,922
	1,757,800	1,098,832	(796,810)	10,973	2,070,795
Total Funds	1,784,470	1,219,242	(911,480)	-	2,092,232

Berkshire Women's Aid

Notes to the Financial Statements (continued)

Year ended 31 March 2022

17. MOVEMENT IN FUNDS (CONTINUED)

Transfers relate to the half the funds of Holly Tree House sold in year being transferred to general funds and a restricted fund from last year transferred from general funds.

The following amounts within restricted funds represent net book values of capital items at 31 March 2022 and do not represent cash available:

	2022	2021
	£	£
Holly Tree House	12,618	25,946

Purposes of the restricted funds

Holly Tree House

The property is owned by Berkshire Women's Aid but it was purchased by a grant from Urban Aid. The fund is being expensed by depreciation over the anticipated life of the property. During the year one half of the property was sold.

Shanti Fund

A fund specifically set up to meet the religious and cultural needs of women from BAME communities accessing BWA services.

Anonymous

Support to provide a Refuge Children's Worker to support those children and young people coming into BWA refuge accommodation and to deliver the NSPCC Dart Programme working with mothers and children who have experienced domestic abuse.

Earley Charity

Provided the funds to help us to build capacity in our Outreach and IDVA community services.

Bracknell Forest Council Infection Control Grant

Funding to provide support to ensure COVID-19 measures are delivered in refuge accommodation.

Get Berkshire Active

In partnership with ResideDance to deliver the Navigating Stories programme of therapeutic dance workshops to women and children in refuge accommodation.

The Good Exchange

Donations from this online giving platform are supporting three key strands of our work: emergency refuge to women and children; 24/7 helpline and our outreach services.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2022

17. MOVEMENT IN FUNDS (CONTINUED)

Purposes of the restricted funds (continued)

Volant Trust

To deliver a domestic abuse group support and advocacy project for women from Black and Minority ethnic communities.

Berkshire Community Foundation

Play equipment for the garden of a BWA refuge supporting families fleeing domestic abuse.

Shanly Foundation

A donation towards purchasing a van to collect donations of clothing, furniture, bedding and toys to support families in our refuge accommodation.

Schroder Trust

To update the BWA 24/7 domestic abuse helpline technology to better meet the needs of survivors seeking support.

Bracknell Forest Covid-19 Recovery Fund

To support domestic abuse services in Bracknell.

Berkshire Community Foundation

Play equipment for the garden of a BWA refuge supporting families fleeing domestic abuse.

NatWest Circle Fund

To provide financial support through grants to victims of economic abuse and to help survivors move forward and promote recovery and resilience

DESIGNATED FUND

Funds designated to cease and repay the joint arrangement in late 2022 in accordance with the terms of the agreement. The joint arrangement with another charity was entered into in 2017 to facilitate the building of a new refuge.

Berkshire Women's Aid

Notes to the Financial Statements (continued)

Year ended 31 March 2022

18. LEGAL STATUS OF THE CHARITY

The Charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

19. ANALYSIS OF CHANGES IN NET DEBT

	Balance at 1 April 2021 £	Cash- flows £	Balance at 31 March 2022 £
Cash	1,006,343	322,867	1,329,210
Loans falling due within one year	(30,762)	(1,378)	(32,140)
Loans falling due after more than one year	(207,851)	32,158	(175,693)
	(238,613)	30,780	(207,833)
Total	767,730	353,647	1,121,377

20. FINANCIAL COMMITMENTS

The Charity has a joint arrangement with another charity which involved sharing the cost of building and renovating a refuge property completed in previous years. There is a financial commitment to the other charity under the equity share arrangement relating to a share of the net rents from the property. The other charity is entitled to have a share of the net rental income from the refuge. At 31.3.2021 (after the first anniversary) the amount payable to the other charity for the share of the net rents is based on the greater of £2,000 per month or the agreed equity percentage until the agreed 10th anniversary. Thereafter the other charity is entitled to a share of the rents based on the agreed equity percentage.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2022

21. PENSION SCHEME

The Charity participates in the Social Housing Pension Scheme (SHPS) which was closed to new members in 2010. SHPS offer several pensions structures including a multi-employer defined benefit scheme which provides benefits to some 500 non-associated employers.

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2020. This actuarial valuation showed assets of £5,148m, liabilities of £6,708m and a deficit of £1,560m. The estimated debt withdrawal at 30 September 2020 is £1,260m. To eliminate this funding shortfall, the Trustees and the participating employers have agreed that additional contributions will be paid, in combination from all employers. The Charity's contributions are detailed on page 44.

The liability recognised in the balance sheet is the present value of the defined benefit obligation less the fair value of the plans assets at the year-end as detailed below.

PRESENT VALUES OF DEFINED BENEFIT OBLIGATION, FAIR VALUE OF ASSETS AND DEFINED BENEFIT ASSET (LIABILITY)

	2022	2021
Fair value of plan assets	1,449,784	1,470,924
Present value of defined benefit obligation	1,690,708	1,751,496
Surplus (deficit) in plan	(240,924)	(280,572)
Unrecognised surplus	-	-
Defined benefit asset (liability) to be recognised	(240,924)	(280,572)

RECONCILIATION OF THE IMPACT OF THE ASSET CEILING

	31 March 2022
Impact of asset ceiling at start of period	-
Effect of the asset ceiling included in net interest cost	-
Actuarial losses (gains) on asset ceiling	-
Impact of asset ceiling at end of period	-

Berkshire Women's Aid

Notes to the Financial Statements (continued)

Year ended 31 March 2022

21. PENSION SCHEME (CONTINUED)

RECONCILIATION OF OPENING AND CLOSING BALANCES OF THE DEFINED BENEFIT OBLIGATION

	31 March 2022
Defined benefit obligation at start of period	1,751,946
Current service cost	3,775
Expenses	36,281
Interest expense	-
Contributions by plan participants	-
Actuarial losses (gains) due to scheme experience	112,346
Actuarial losses (gains) due to changes in demographic assumptions	(26,685)
Actuarial losses (gains) due to changes in financial assumptions	(104,425)
Benefits paid and expenses	(82,080)
Liabilities acquired in a business combination	-
Liabilities extinguished on settlements	-
Losses (gains) on curtailments	-
Losses (gains) due to benefit changes	-
Exchange rate changes	-
Defined benefit obligation at end of period	<u>1,690,708</u>

Berkshire Women's Aid

Notes to the Financial Statements (continued)

Year ended 31 March 2022

21. PENSION SCHEME (CONTINUED)

RECONCILIATION OF OPENING AND CLOSING BALANCES OF THE FAIR VALUE OF PLAN ASSETS

	31 March 2022
Fair value of plan assets at start of period	1,470,924
Interest income	30,796
Experience on plan assets (excluding amounts included in interest income) - gain (loss)	(17,228)
Contributions by the employer	47,372
Contributions by plan participants	-
Benefits paid and expenses	(82,080)
Assets acquired in a business combination	-
Assets distributed on settlements	-
Exchange rate changes	-
Fair value of plan assets at end of period	<u>1,449,784</u>

The actual return on the plan assets (including any changes in share of assets) over the period ended 31 March 2022 was £13,568 (2021 - £142,719).

Berkshire Women's Aid

Notes to the Financial Statements (continued)

Year ended 31 March 2022

21. PENSION SCHEME (CONTINUED)

DEFINED BENEFIT COSTS RECOGNISED IN STATEMENT OF STATEMENT OF FINANCIAL ACTIVITIES

For the year to 31 March 2022

Current service cost

Expenses

3,775

Net interest expense

5,485

Losses (gains) on business combinations

-

Losses (gains) on settlements

-

Losses (gains) on curtailments

-

Losses (gains) due to benefit changes

-

Defined benefit costs recognised in statement of
comprehensive income (SoCI)

9,260

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2022

21. PENSION SCHEME (CONTINUED)

**DEFINED BENEFIT COSTS RECOGNISED IN OTHER
 COMPREHENSIVE INCOME**

For the year to 31 March 2022

Experience on plan assets (excluding amounts included in net interest cost) - gain (loss)	(17,228)
Experience gains and losses arising on the plan liabilities - gain (loss)	(112,346)
Effects of changes in the demographic assumptions underlying the present value of the defined benefit obligation - gain (loss)	26,685
Effects of changes in the financial assumptions underlying the present value of the defined benefit obligation - gain (loss)	104,425
Total actuarial gains and losses (before restriction due to some of the surplus not being recognisable) - gain (loss)	1,536
Effects of changes in the amount of surplus that is not recoverable (excluding amounts included in net interest cost) - gain (loss)	-
Total amount recognised in other comprehensive income - gain (loss)	1,536

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2022

21. PENSION SCHEME (CONTINUED)

ASSETS

	31 March 2022	31 March 2021
Absolute Return	58,160	81,189
Alternative Risk Premia	47,807	55,400
Cash	4,930	15
Corporate Bond Fund	96,712	86,917
Credit Relative Value	48,184	46,824
Distressed Opportunities	51,881	42,476
Emerging Markets Debt	42,185	59,378
Fund of Hedge Funds	-	168
Global Equity	278,219	234,433
High Yield	12,494	44,051
Infrastructure	103,278	98,072
Insurance-Linked Securities	33,801	35,330
Long Lease Property	37,305	28,829
Liability Driven Investment	404,538	373,827
Net Current Assets	4,026	8,942
Private Debt	37,166	35,080
Property	39,146	30,330
Currency hedging	(5,675)	-
Risk Sharing	47,734	53,546
Secured Income	54,018	61,169
Opportunistic Credit	5,157	40,325
Opportunist Illiquid Credit	48,710	37,396
Liquid Credit	8	17,557
Total assets	<u>1,449,784</u>	<u>1,470,924</u>

None of the fair values of the assets shown above include any direct investments in the employer's own financial instruments or any property occupied by, or other assets used by, the employer.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2022

21. PENSION SCHEME (CONTINUED)

KEY ASSUMPTIONS

	31 March 2022	31 March 2021
	% per annum	% per annum
Discount Rate	2.79%	2.12%
Inflation (RPI)	3.66%	3.31%
Inflation (CPI)	3.23%	2.84%
Salary Growth	4.23%	3.84%
Allowance for commutation of pension for cash at retirement	75% of maximum allowance	75% of maximum allowance

The mortality assumptions adopted at 31 March 2022 imply the following life expectancies:

	Life expectancy at age 65 (Years)
Male retiring in 2022	21.1
Female retiring in 2022	23.7
Male retiring in 2040	22.4
Female retiring in 2040	25.2

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2022

21. PENSION SCHEME (CONTINUED)

OTHER SMALL MULTI-EMPLOYER SCHEME

The Charity also has a much smaller multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. The scheme is so small the necessary disclosures as a defined contribution scheme are not considered material. The pension deficit liability of this scheme is £263 (2021 - £1,089).

DEFINED CONTRIBUTION SCHEME COSTS

The defined contribution scheme contributions for the year total £19,716 (2021: £17,171).

22. CONTINGENT LIABILITY

As detailed in note 21 the Charity participates in the Social Housing Pension Scheme which is a multi-employer defined benefit scheme

There is a potential additional liability within in the Technical Provisions methodology for actuarial valuation of the scheme. This relates to changes made to the benefit structures of the scheme and the trustees of the pension scheme have sought direction from the court on the effect of the changes. The court direction is still pending at the year-end.

For multi-employer schemes, the potential impact as individual employer level is not known due to various factors and therefore no liability to the Charity can be quantified at this stage.

Accounts



Berkshire Women's Aid
(Limited by Guarantee)
Report & Financial Statements
31 March 2021

Berkshire Women's Aid Contents

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Berkshire Women's Aid Charity Information

Company number	03081670	
Charity number	1050484	
Registered office and Operational address	94-98 Addison Road Reading Berkshire RG1 8EG	
Trustees	Trustees, who are also directors under Charity law, who served during the period up to the date of this report were as follows: M Rice-Jones Chairperson D Hunt J Cooper P Spinks K Baddeley F Jones J Harrington A Hawkins E O'Kerry M Beddall B Moses-Mulrooney (appointed 14 October 2020)	
Key Management Personnel	Andrea West Nicola Wimble Rachel Murray	Chief Executive Finance Manager Service Development Manager
Bankers	Barclays Bank plc Leicester LE87 2BB Metro Bank One Southampton Row London WC1B 5HA	Nationwide Building Society PO Box 3 5-11 St Georges Street Douglas Isle of Man IM99 1 AS

Berkshire Women's Aid Charity Information

Solicitors Field Seymour Parkes
 1 London Street
 Reading
 RG1 4PN

Dexter Montague
105 Oxford Road
Reading
RG1 7UD

Auditor Edwin Smith
 32 Queens Road
 Reading
 RG1 4AU

Berkshire Women's Aid Trustees' Report Year ended 31 March 2021

The Trustees and Senior Management Team present their report and the audited financial statements for the year ended 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

Reference and administrative information set out on pages 3 & 4 forms part of this report. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the memorandum and articles of association and the 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 (FRS102) (effective 1 January 2019).

Structure, Governance and Management

The organisation is a charitable company limited by guarantee, incorporated on 19 July 1995 and registered as a charity on 25 June 1975.

The company was established under a memorandum of association, which established the objects and powers of the charitable company and is governed under its articles of association

Trustees delegate the day to day management and responsibility to the Chief Executive who is supported by the Finance Manager who ensures the ongoing financial viability of the Charity and a Service Development Manager and Refuge Manager.

The Chief Executive, Senior Management Team and Board of Trustees followed the procedures advised by the Charity Commission before making appointments for positions. All Trustees give their time voluntarily and receive no benefits from the Charity. Any expenses reclaimed from the Charity are set out in note 8 of the financial statements.

Recruitment and Appointment of Trustees

Trustees are recruited through advertisements placed in local volunteer bureaux, social media, via the BWA website and by potential Trustees expressing their interest by making direct contact with BWA. Potential Trustees are requested to speak with the Chair and submit a written resume of their career and interests for consideration by the Board of Trustees. Following an interview by a panel of two to three Trustees and reference checking, suitable applicants are invited to attend one board meeting as an observer and complete relevant paperwork and an induction. After the first meeting and if the Board is unanimous, the new trustee is elected on to the Board at the next meeting.

Trustees are not appointed by anyone outside the charitable company. Trustees adhere to Berkshire Women's Aid policies and procedures for staff and volunteers.

Berkshire Women's Aid is a member of the Women's Aid Federation of England (WAFE)

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2021

Induction and Training for Trustees

All Trustees receive a programme of induction, co-ordinated by the senior management team upon appointment. A trustee induction pack is kept up to date and forms the basis of this induction.

The induction includes a welcome and introduction to the Board and also an explanation of functions and services within BWA.

New Trustees are also required to read the trustee guidance on the Charity Commission website and access other digital training materials on the more general role of a Trustee.

Remuneration

Currently, the key management personnel team consists of three staff including, the Chief Executive, Finance Manager and Service Development Manager. The combined annual salaries including pensions and benefits of these key personnel is £139,212. Individual's salaries are reviewed after each appraisal annually, although the Charity cannot guarantee an annual review and this is based on available funding and operational performance.

Staffing

The BWA staff team is made up of 24 full time and 18 part time members of staff. We currently have 10 regular volunteers with further volunteers in training. Also 2 to 3 times per year teams of 10 to 15 volunteers help with specific projects such as clearing gardens and painting & decorating in refuges.

Preparation, selection, vetting and vigilant maintenance are all central to our safer recruitment policy. All of our staff, students and volunteers are screened before commencing employment or volunteering with us. This means taking up references from former employers. Proof of identity and ability to work is additionally sought from candidates prior to interview along with relevant training / education / qualification certificates. Our recruitment policy and volunteer policy are updated annually to ensure all recent legislation and guidance is included.

Pre-planned interview questions with an interview panel of two members of staff are used to assess the knowledge, insight and suitability of a candidate.

All volunteers, students and staff have to complete an enhanced Disclosure and Barring Service (DBS) check before they can commence their duties and they have to undertake safeguarding training along with our introduction to domestic abuse training.

Objectives and Activities for the Public Benefit

The Charity's objects in its Memorandum of Association are to assist women, men and their children who are in necessitous circumstances and, in particular, those women and their children who have suffered from abuse or maltreatment in their homes.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2021

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives that have been set.

The Charity furthers its charitable purposes for the public benefit by providing a range of services to enable people experiencing domestic abuse to make choices about their future and to rebuild their lives.

For 2020/2021 the Board's key objectives included:

- Manage the impact of COVID-19 on services including the increased number of referrals and the impact of the pandemic on fundraising and income streams.
- Review the learning and changes needing to be made to service planning and delivery as a result of the pandemic.
- Recruit a fundraising manager and develop a robust fundraising strategy to underpin the diversification of income streams and the development of services to meet survivors' needs
- Achieve fundraising targets £175K
- Continue to raise awareness and respond to the Government proposed new legislation on Domestic Violence and Abuse in the Domestic Abuse Bill.
- Review BWA's accommodation portfolio to meet the changing needs of survivors and the local authority duties under the new Domestic Abuse legislation.
- Continue to invest in the training and development of the BWA staff team

This has been an incredibly challenging year for our sector as we have adapted our risk based services to be able to safeguard survivors and their families during the pandemic and the successive periods of lockdown.

The COVID-19 pandemic and the government measures on self-isolation and staying at home increased the real risk for those experiencing domestic abuse. As a sector we had real concerns that for those living in abusive homes and relationships these national and local measures meant a real and tangible increase in their risk. Living with someone who abuses you 24/7 without the means to escape either through work, school or college also meant that victims and survivors had fewer ways in which they can reach out for help. People were not able to access what at other times would be their routes to safety, either at work, socially or for children and young people at school or college. As a result, BWA saw on average a 25% increase in demand for our Outreach and Community services and a threefold increase in demand for Refuge accommodation. This demand has continued and at the end of the year showed no signs of slowing down or reverting to pre-pandemic levels.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2021

Vision

All women, children and men should be able to live free from the fear and experience of domestic abuse and violence in their homes and relationships.

Mission

To provide support, advocacy and domestic abuse services to everyone who comes to us experiencing domestic abuse.

To provide safe refuge accommodation for women and their children who are affected by domestic abuse and violence.

Values

All BWA activities are underpinned by a set of values adopted by the organisation's volunteers, staff, management and Trustees:

- **Welcoming and empowering** – we listen, encourage and equip people to make informed choices
- **Places of safety** – we provide environments where anyone using our services can talk freely, live safely and think about the future
- **We do not judge** – we listen and provide the space where people using the services can recognise that some aspects of their life are not the way they want them to be
- **Trust** – you can trust BWA: confidentiality is at our core and people using our services can count on professional, highly skilled support
- **Equality** – we believe in providing support to anyone who needs it, regardless of their sex, ethnicity, religion, age, sexual orientation or disability
- **Raising awareness** – BWA encourages people to understand domestic abuse and violence, to seek support and report concerns

Achievements and Performance

The need for BWA's services is as great as ever.

The following outcomes were delivered in 2020/2021 with key achievements set out on page 15:

Outcomes

- Outreach services supported 1107 new clients
- Children's services received referrals for 256 children

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2021

- BWA received 439 referrals for refuge accommodation and accommodated 60 women and 49 children
- Received 4038 calls to the helpline
- Family Choices received 76 new referrals across Reading and Wokingham
- 51 clients attended BWA Choices Programmes
- No clients attended BWA Self Esteem Programmes as this programme was suspended due to the pandemic
- 201 professionals attended various BWA Domestic Abuse Training events
- We supported 46 women in the Vulnerable Women's service and 90 in the Complex Needs group.
- We supported 53 men and 13 LGBT+ victims and believe that supporting all victims of domestic abuse not just women and children is a vital part of our services.

BWA Helpline

The BWA helpline is the first point of call for those encountering abuse. Between the hours of 9-5 Monday to Friday BWA staff provide information and advice regarding domestic abuse to all callers. The out of hours service is managed by Bracknell Forestcare and supported by a BWA back-up manager. The helpline gives access to all of our services 24x7. An agency can call the helpline on behalf of a potential service user or they can call directly themselves. The helpline number is widely publicized in the local areas and on social media platforms.

Refuges

Refuges provide a safe place for survivors of domestic abuse and their children and has been at the centre of BWA's services since 1975. BWA have seven refuges across Reading, Wokingham and Bracknell which are able to accommodate up to 39 women and 66 children, residents can stay for up to 12 months. Currently, four of these spaces are dedicated specialist provision for women from an Asian background. BWA refuge provision provides a confidential address where residents feel safe and have time and space to make informed decisions about their future. Staff will provide emotional and practical support via 1-1 weekly key working and monthly review sessions. Support is given to assist service users with managing finances, applying for benefits, housing, finding a permanent home, legal remedies, accessing work, education or training, health needs, safety planning and assistance with all their children's needs, e.g. school, nursery, health, safety and the welfare of each child. Once the service user has discussed all her options she then is empowered to make informed choices regarding the family's future. Keeping the support plan under regular review ensures the action plan is updated and amended as and when tasks and actions are completed or the service user changes her mind. There is a clear risk assessment framework to assist staff and service users with contentious issues such as child contact.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2021

Resettlement

Moving out of refuge can be a challenging time for women. BWA's resettlement service offers women a stepping stone between the supported environment of the refuge and independent accommodation.

Resettlement is tailored to individual needs and may include practical tasks involved in such a move.

Although resettlement is usually offered for up to six weeks after a woman moves on from refuge, this can be adjusted to suit individual needs and BWA's further support can be provided through BWA outreach workers.

Local authorities have been very supportive in helping us resettle clients and their children as lockdowns have occurred thus enabling us to free up spaces for new clients fleeing abuse.

Family Choices

BWA's Family Choices (FC) Programme works directly with perpetrators of domestic abuse to address abusive behaviour with those who have acknowledged the abuse and demonstrated a desire to change. Family Choices provides a dedicated Partner Support Worker to work with the person at risk of abuse to ensure that their safety, and that of any children, is kept central throughout the intervention. Survivors are offered full risk assessment, safety and support planning, as well as sessions aimed at building awareness of the dynamics of domestic abuse. If requested direct work can be completed with any school aged children in the household who have experienced the impacts of domestic abuse in the home.

Outreach Support

BWA provides high quality, risk-led, specialist outreach support to victims and survivors of domestic abuse across Reading, Wokingham and Bracknell. Outreach staff will work with clients with due consideration to any protected characteristics which may impact on their engagement with services, including clients from seldom heard or hard to reach communities. Outreach support consists of an initial assessment, risk assessment (using the Domestic Abuse, Stalking and 'Honour'-based Violence Risk Indicator Checklist; DASH-RIC) and safety planning. Support reflects the fact that multiple factors will impact on a client's safety and wellbeing so takes into account a broad range of support needs including, but not limited to: housing, finance, benefits and debt, legal and civil interventions, police and criminal justice involvement, immigration, child contact and child protection interventions, physical and emotional wellbeing, in addition to the direct risks from the perpetrator of abuse. Following the initial assessment, an individualised safety and support plan (ISSP) is coproduced with the client to reflect the factors identified during the initial assessment and agree both short term and long-term targets for support.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2021

Outreach workers actively participate in statutory safeguarding processes such as MARAC, MAPPA, and safeguarding interventions with Adult and Children's Social Care. They liaise with statutory and voluntary organisations to provide cohesive support to the client and complete onward referrals or signposting where necessary.

Adult Group Work

Both Outreach and Family Choices clients are offered a place on the BWA Choices Programme which is a psychoeducational programme that looks at the dynamics of domestic abuse and how the elements of power and control can affect our minds as well as our bodies.

The Choices group is facilitated by a BWA Group Facilitator. The group is open to survivors who have been affected by abuse by a spouse or a family member, either currently or in the past.

The Choices Programme covers the following general themes:

- Learning about healthy and unhealthy relationships
- How domestic abuse affects the victim/survivors's confidence and self-esteem and also children
- Recognising controlling behaviours at an early stage in a relationship
- The impact of domestic abuse on beliefs
- Rebuilding damaged self-confidence and self-esteem.

The programme is evaluated on the basis of feedback questionnaires completed by survivors.

In addition, to enable survivors to move forward and rebuild their lives, BWA offers the Self-Esteem Programme which is another psychoeducational programme that looks at different ways for survivors to develop skills for positive self-esteem and body confidence.

The Self-Esteem Programme covers the following general themes:

- Learning about who we are, our self-image and how to love and respect yourself;
- Dealing with negativity and body language.
- Things one can control, knowing your strengths and building self-confidence.
- Goal setting and maintaining focus

Children's Support

BWA recognises the impact of domestic abuse on children. Research shows that these children often have greater behavioural and emotional problems compared with other children including internal problems such as depression and anxiety and external presenting behaviours like aggression or anti-social behaviour. Children who experience domestic abuse are 50% more likely to end up failing to achieve at school, presenting with mental health issues, abusing alcohol or drugs leading to difficulty in establishing a stable independent adult life.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2021

Early intervention is key to tackling this and BWA is committed to working not only with children already impacted by domestic abuse but also to prevent abuse and the ongoing cycle across generations.

Where appropriate, children are referred to BWA's Children and Young People (CYP) Workers to take part in age-appropriate group or one-to-one work. This will include looking at how they can help themselves to be safe by having a plan and identifying other adults who it is safe for them to talk to.

To respond to the needs of children and young people in the community, BWA has developed specialist programmes for children 5–17 years old who have been affected by domestic abuse. BWA offer children and young people a safe environment in which they can share experiences and develop a better understanding of domestic abuse, its effects and importantly how they can keep themselves safe. BWA has been providing tailored support either individually or in groups for over 10 years in the local area.

BWA provide the following Children's and Young People's programmes;

- Specialised Primary School Work – children (5-11) who have witnessed and experienced domestic abuse. A 10 week course held for an hour a week at a hosting school. This can be delivered 1-1 or in a group (6-8 children on average). It aims to provide support to children by looking at the dynamics of abuse and explaining that it is not their fault. It also looks at encouraging appropriate ways of resolving conflicts and safety planning and enhances self-esteem.
- 'Giving Choices' – for young People (12-17) that have experienced domestic abuse within the family. It runs for a minimum of 6 weeks and is delivered on a 1-1 basis. This programme looks at raising awareness of domestic abuse and the qualities of a healthy relationship, resolving conflicts safely, recognising early warning signs and rebuilding damaged confidence.

Specialist Community Outreach Support Services

In early 2018, BWA successfully tendered for a contract to provide Specialist Community Outreach Support Services, funded by the Office of the Police and Crime Commissioner (OPCC) covering Berkshire West (Reading, Wokingham and West Berkshire). This contract encompasses three elements aimed at improving the lives of victims of domestic abuse: a Medium Risk Safety Planner (MRSP) and Complex Needs role, a Black, Asian, Minority Ethnic and Refugee (BAMER) Worker and a Complex Needs programme. The funding for each of these contractual aspects and the progress across the financial year are outlined below.

Medium Risk Safety Planner

Co-located in Thames Valley Police (TVP), the Medium Risk Safety Planner (MRSP) role supports individuals assessed to be at medium risk by working with them to review risk, devise safety plans and refer and signpost on to other support agencies as appropriate.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2021

Due to the pandemic, there was a gap in the provision of the MRSP role from 23 March 2021 when lockdown was introduced until 27 April 2021 whilst TVP arranged for remote working for the staff member.

In December 2020, the staff member in the MRSP role applied for an internal vacancy within BWA in anticipation of funding for the role ending in March 2021. Due to the time taken for application to undergo TVP's vetting process it was decided not to recruit to this post given the end of the funding. The role was revised across the Thames Valley

In 2020-21 (up to 4 December 2020), BWA attempted contact with 627 individuals who were assessed as medium risk by the police. Of the 627 clients where contact was attempted, contact was established with 339 (54%) individuals, of whom:

- 140 (41%) consented to safety planning;
- 21 (6%) consented to a referral to their local domestic abuse service;
- 212 (63%) were signposted to other specialist support agencies depending on the presenting need.

Complex Needs

Based on a clinical model of support, the Stop Think Feel (STF) programme was devised to work with women who have experienced domestic abuse and also present with a diagnosis of, or behavioural traits indicative of, personality disorder.

Commencing in July 2018, the Complex Needs team began work alongside Sapiens, a clinical mental health group, to devise the Stop Think Feel programme. Sapiens had created the original programme upon which Stop Think Feel was to be based and assisted BWA in adapting the programme to be delivered within the budget provided by the OPCC contracts. This work is now a core part of our services as we see increasing demand from those with very complex needs in addition to domestic abuse.

In 2020-2021, 90 clients were referred to the Stop, Think, Feel programme of whom, 61 clients were from Reading, 16 were from Wokingham and 13 were from West Berkshire. Three programmes were run in the Reading area and one programme was run in West Berkshire.

The programme was temporarily suspended when lockdown measures were introduced in March 2020 and groups were resumed and run virtually from September 2020 in response to client feedback. The two groups running at the time work was suspended were completed with clients in September 2020.

Of the 90 clients referred to the four STF programmes that ran throughout 2020-21, 59 (66%) were assessed and invited to join the programme. In total, 28 (48%) clients completed the programme, with a further 13 (22%) attending but only partially completing the programme.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2021

Multi Agency Training

In 2020-2021 BWA continued to provide specialist domestic abuse multiagency training and/or briefing sessions in partnership with Reading Borough Council (RBC), Bracknell Forest Council and Wokingham Borough Council, as well as the local CCG and other statutory and voluntary agencies.

Training is delivered in partnership with other agencies. BWA has a strong working relationship with Thames Valley Police (TVP) and RBC Housing who provide guest speakers.

BWA are contracted by Reading Borough Council to deliver ten DA Level 1 and 2 training sessions in each financial year. This training is open to all and not solely council employees meaning attendees are from diverse professional backgrounds including voluntary organisations, probation, schools and children's centres, as well as statutory services.

Due to the pandemic, face to face training was suspended and the content of DA Level 1 adapted for delivery online, with five Level 1 courses being delivered during the financial year. A bespoke DA Level 2 course was developed for professionals, focusing on the impact of domestic abuse on children; two DA L2 courses were delivered in the last financial year.

BWA attend the Reading DA Training Forum to review domestic abuse training needs across the area and contribute to the activities group. This has included delivering training to the Reading DA Forum, an open forum aimed at those working in and around the field of domestic abuse to increase learning and understanding as well as developing professional networks. Due to the pandemic, the Reading DA Forum was not held during the financial year.

BWA have continued to work with partner organisations both in statutory services and the third sector to respond to requests to provide specialist DA training to individual agencies.

BWA have become involved in the local delivery of DA Matters training to Thames Valley Police. Developed by SafeLives and the College of Policing, this training focuses on assisting frontline response officers and police staff to identify and respond appropriately to coercive control and is delivered by a specialist domestic abuse practitioner and a police trainer. In 2020-21, one DA Matters training session was delivered to 25 attendees.

Training undertaken with other partners in the last financial year has included:

- Q&A session with RBC managers regarding the response to domestic abuse during Covid in June 2020, where there were **17** attendees;
- Attendance at a Brighter Futures for Children team meeting to provide a service overview and answer questions. There were **30** attendees at this meeting.
- Attendance at a Wokingham Borough Council Children's Social Care to provide an overview of services and deliver a bite size training about working with perpetrators of abuse – **30** attendees
- SUN project (service overview of BWA) – **eight** attendees.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2021

- BWA contributed a domestic abuse perspective to some safeguarding training with people from Community Buildings who work with village halls and community centres; approximately **20** people attended this session.

Key BWA Achievements:

- Secured significant funding to plan, adapt and deliver critical services to meet an increased need during the COVID-19 pandemic.
- Increased donations and new funding streams to support and expand those activities that are not funded by local government, national government or government-related bodies.
- Adapted and delivered services to meet the needs of survivors and their children during the COVID-19 pandemic including remote program delivery.
- Upgraded refuge accommodation
- Secured funding to recruit a new children and young people's worker to provide specific support to those families living in BWA refuges.
- Completed the tendering process for the Wokingham Borough Council Domestic Abuse Services contract.
- Continued to raise awareness and respond to the Government proposed new legislation on Domestic Violence and Abuse

Plans for future

- Review and revise the 5 year strategic plan for the impact of Covid-19.
- Hire fundraising manager.
- Review and adapt our property portfolio and refuge provision in line with changing needs
- Continue to increase service user participation and involvement to achieve good outcomes
- Work towards SafeLives Leading Lights accreditation for BWA services.
- Work towards Respect accreditation for the BWA Perpetrator Programme.
- Increase awareness of domestic abuse with male and LGBTQ+ victims and build links to organisations and community groups who might refer to us as we believe that these groups are underrepresented in referral to service provision.

Risk Review

BWA have a charity risk assessment that was introduced in 2018/19. This covers governance, operational, funding, people, legal, external factors e.g. government policies and compliments the Business Continuity Plan.

Risk to clients is managed through relevant policies including Health & Safety Policy, Safeguarding (adults and children), and Code of Conduct. Risk is also managed through monthly case reviews.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2021

The Management Team monitor financial risk by reviewing income and expenditure in the management accounts on a monthly basis as well as cash flow to ensure the Charity can meet its commitments as they fall due. Regular budget reforecasting allows tracking to ensure the

Charity is looking ahead at its financial stability providing a longer term picture. Funding and financial risk is explored thoroughly at Board meetings every other month allowing strategy to be revised if required.

A charity risk register identifies all key risks and how these are being managed.

Financial Review

The Charity has been under significant financial pressure during the year in supporting an increasing number of service users within very tight Local Authority contract funding. Additional funding has been critical to delivery of services to those coming to us.

The statement of financial activities shows that the total incoming resources decreased to £1,706,783 while total resources expended (before losses on defined benefit scheme) increased to £1,257,941 resulting in a surplus of income over expenditure of £448,842.

BWA's principle funding sources are Local Authority contracts to provide refuge and outreach services. This income is supplemented by donations and restricted grants.

Expenditure during the year has reflected the efficient running of the refuges, helpline and outreach services, with 97% of total resources expended being direct costs of charitable activities and restricted grant funded activities, which have been established in accordance with the key objectives of the Charity.

Income and expenditure for all services are continuously monitored.

BWA has a defined benefit pension scheme with the Social Housing Pension Scheme (SHPS) which was closed to new members in 2010. This is a multi-employer scheme with a valuation at the last formal actuarial valuation date 30 September 2020 revealing a shortfall of assets compared with the value of liabilities for the whole scheme of £1,560 million. The actuary has set a deficit contribution plan for all members.

Reserves Policy

The Reserves Policy is set to ensure there is no disruption of Berkshire Women's Aid services in the event of an unforeseen reduction in income or increase in expenditure. It also allows for contingencies aimed at the mitigation of any major risks identified that would have a financial impact should they materialise.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2021

The Trustees have determined a requirement for freely available funds in order to fund the following:

- To maintain the continued furtherance of the objectives of the Charity.
To cover management, administration, fundraising and other support costs.

The Trustees believe that, in line with the current contract dates and structure, the level of free reserves excluding pension deficit should be sufficient to cover:

- Continued service delivery for 3 months of half the activity of the Charity

The level of reserves is continually monitored by the Trustees and the policy is reviewed at least every three years. Due to the issues of increased costs and need seen in the pandemic and concerns of continuity of funding the trustees took a decision in June 2021 to amend the policy to cover 6 months of half of the activity of the charity.

The purchase of a freehold property completing in May 2017 and its refurbishment and the building of a new refuge during 2018-19 saw a reduction in free reserves. At the end of March 2021 free reserves (after pension deficit provision) were £426,271 against a level of £359,237 which would be required under the policy. Excluding pension deficit provision free reserves stood at £706,843.

The Trustees regularly review the Charity's portfolio of owned properties within operational commitments to ensure that obligations are met over the longer term.

The Charity will work to build its reserves to the level required to meet the policy to remain sustainable, build a safer future and protect the Charity in the long term.

Going Concern

After making enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue its activities for the near future. Accordingly, they continue to adopt the going concern basis in preparing financial statements and accounts.

Investment Policy

The Trustees, having regard to the liquidity requirements of operating BWA, have kept available funds in interest-bearing deposit accounts and seek to achieve a rate on deposit which matches or exceeds inflation as measured by the retail prices index.

Restrictions on Distribution

The memorandum of association prohibits the distribution of the income and property of the charitable company to the members. Upon dissolution or winding up of the company, the assets shall be given or transferred to some similar institution or institutions having objects similar to the charitable company.

Berkshire Women's Aid

Trustees' Report (continued)

Year ended 31 March 2021

Statement of Trustees' Responsibilities

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

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware, and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**Berkshire Women's Aid
Trustees' Report (continued)
Year ended 31 March 2021**

Auditor

Edwin Smith were re-appointed as Charity's auditors and have expressed their willingness to continue in that capacity.

This report was approved by the Trustees 29 September 2021 and signed on their behalf by

A handwritten signature in black ink, appearing to read 'M Rice-Jones', is positioned above the printed name.

M Rice-Jones – Chair

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid as at 31 March 2021

Opinion

We have audited the financial statements of Berkshire Women's Aid (the "Charity") for the year ended 31 March 2021 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid (continued) as at 31 March 2021

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008⁷ require us to report to you if, in our opinion:

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement [set out on page 18] the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid (continued) as at 31 March 2021

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

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud.

The objectives of our audit in respect of fraud, are to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the Charity and considered that the most significant are the Companies Act 2006, the Charities Act 2011, UK financial reporting standards as issued by the Financial Reporting Council and UK taxation legislation.
- We obtained an understanding of how the Charity complies with these requirements by making enquiries with management and those charged with governance. We corroborated our enquiries through our review of the Trustees' meeting minutes.
- We assessed the susceptibility of the financial statements to material misstatement, including how fraud might occur by considering the key risks impacting the financial statements and documenting the controls that the Charity has established to address risks identified, or that otherwise seek to prevent, deter or detect fraud. In our assessment we considered the risk of management override. Our audit procedures included testing manual journals, including segregation of duties.
- We inquired of management and those charged with governance as to any known instances of noncompliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

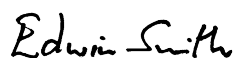
A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities.

Berkshire Women's Aid

Independent Auditor's Report to the Members of Berkshire Women's Aid (continued) as at 31 March 2021

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Edwin Smith

Chartered Accountants
Statutory Auditor

32 Queens Road
Reading
RG1 4AU

Dated 4 October 2021

Edwin Smith is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

Berkshire Women's Aid
Statement of Financial Activities
Year ended 31 March 2021

		Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	Note	£	£	£	£
<u>Income:</u>					
Donations	2	223,978	2,674	226,652	65,799
Income from charitable activities	4	1,081,413	397,866	1,479,279	1,116,808
Investment income	3	852	-	852	2,621
Total income		1,306,243	400,540	1,706,783	1,185,228
<u>Expenditure:</u>	5				
Cost of raising funds		42,321	-	42,321	37,940
Cost of charitable activities		805,098	410,522	1,215,620	1,118,218
Total expenditure		847,419	410,522	1,257,941	1,156,158
Net income/(expenditure) before transfers		458,824	(9,982)	448,842	29,070
Actuarial gains/(losses) on defined benefit pension schemes	21	(172,811)	-	(172,811)	206,769
Transfers between funds	17	-	-	-	-
Net income/(expenditure) for the year/Net movement in funds		286,013	(9,982)	276,031	235,839
Fund balances at 1 April 2020		1,471,787	36,652	1,508,439	1,272,600
Fund balances at 31 March 2021		1,757,800	26,670	1,784,470	1,508,439

The statement of financial activities complies with the requirements for an income and expenditure account under the Companies Act 2006 and includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Berkshire Women's Aid
Balance Sheet
As at 31 March 2021

	Note	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	9		1,354,198		1,372,288
Current assets					
Debtors	10	1,062,652		1,049,795	
Cash at bank and in hand		1,006,343		632,386	
		<u>2,068,995</u>		<u>1,682,181</u>	
Creditors: amounts falling due within one year	11	(1,150,300)		(1,159,920)	
Net current assets/(liabilities)			918,695		522,261
Creditors: amounts falling due after one year	13		(207,851)		(238,634)
Provisions for liabilities					
Defined benefit pension scheme liability	14		(280,572)		(147,476)
Total net assets			<u><u>1,784,470</u></u>		<u><u>1,508,439</u></u>
Income funds of the Charity					
Restricted funds	17		26,670		36,652
Unrestricted funds:					
General funds	17	1,757,800		1,471,787	
Designated funds	17	-		-	
		<u>1,757,800</u>		<u>1,471,787</u>	
		<u><u>1,784,470</u></u>		<u><u>1,508,439</u></u>	

The charitable 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 2021, although an audit has been carried out under section 144 of the Charities Act 2011. No member of the company has deposited a notice, pursuant to section 476 requiring an audit of these accounts under the requirements of the Companies Act 2006.

The directors (trustees) acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions relating to small companies within part 15 of the Companies Act 2006.

The accounts were approved by the Board on 29 September 2021


Director/Trustee - M Rice-Jones
Company Registration No. 03081670

Berkshire Women's Aid
Statement of Cash Flows
Year ended 31 March 2021

	Note	2021 £	2020 £
Cash flows from operating activities:		402,610	77,611
Net cash provided by operating activities		402,610	77,611
Cash flows from investing activities:			
Interest from investments		852	2,621
Purchase of tangible fixed assets		-	(3,236)
Net cash provided by investing activities		852	(615)
Cash flows from financing activities:			
Repayments of borrowing	19	(29,505)	(28,214)
Cash inflows from loans		-	-
Net Cash used in financing activities		(29,505)	(28,214)
Change in cash and cash equivalents in the year		373,957	48,782
Cash and equivalents at the beginning of the year		632,386	583,604
Cash and cash equivalents at the end of the year		1,006,343	632,386
Net income/(expenditure) for the year (as per the statement of financial activities)		276,031	235,839
Adjustments for:			
Depreciation charges		18,090	18,415
Interest from investments		(852)	(2,621)
(Increase) / decrease in debtors		(12,857)	74,217
Increase / (decrease) in creditors and provisions		122,198	(248,239)
Net cash provided from operating activities		402,610	77,611
Analysis of cash and equivalents			
Cash in hand	19	1,006,343	632,386
Total		1,006,343	632,386

Berkshire Women's Aid

Notes to the Financial Statements

Year ended 31 March 2021

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 to the UK and Republic of Ireland (FRS 102) (effective January 2020) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Berkshire Women's Aid 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 note(s).

Preparation of the accounts on a going concern basis

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.

Fund Accounting

- Unrestricted funds are donations and other incoming resources available for use at the discretion of the Trustees in furtherance of the objectives of the Charity
- Designated funds are 'unrestricted' funds allocated by the Trustees for particular purposes.
- Restricted funds are those donated for use in a particular area or for specific purposes.

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 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 of the provision of a specified service is deferred until the criteria for income recognition are met.

Donations and other income

Donations and other income are recognised when they become due and credited to the statement of financial activities. Any donations received for specific time restricted purposes are carried forward as deferred income and matched with related expenditure.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021
1. ACCOUNTING POLICIES (CONTINUED)

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.

Expenditure

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

Expenditure is classified under the following activity headings within the statement of financial activities to one of the following headings:

- **Costs of raising funds**
The direct costs of fundraising and publicity activities.
- **Expenditure on charitable activities**
The direct and associated support costs of providing refuge accommodation and support to women and children who have experienced domestic violence.

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

Grants payable are payments made to third parties in the furtherance of the charitable objects of the Charity. In the case of unconditional grants they are accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the one year or multi-year grant. Grant awards that are subject to the recipient fulfilling performance conditions are accrued as the performance conditions are met.

Allocation of support and governance costs

Expenditure is allocated to the particular activity where the cost relates directly to that activity. These costs have been allocated between the cost of raising funds and expenditure on charitable activities. Costs of generating funds is based on 5% of staff costs.

Costs are identified relating to the governance of the Charity being the costs associated with constitutional statutory requirements and costs associated with the strategic management of the Charity's activities.

Support costs and governance costs are apportioned between the key charitable activities undertaken in the year on basis of revenue earned.

Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021
1. ACCOUNTING POLICIES (CONTINUED)

Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

Tangible fixed assets

Individual assets or groups of similar assets costing £1,000 or more are capitalised at cost. Assets are reviewed for impairment if circumstances indicate that their carrying value may exceed their net realisable value and value in use.

Depreciation is calculated to write off the cost less estimated residual value of fixed assets over their estimated useful lives. The depreciation rates in use are as follows:

Freehold land is not depreciated

Freehold buildings 50 years straight line

Housing equipment 3 years straight line

Computer equipment and software 3 years straight line

Debtors

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

Cash at bank and in hand

Cash at bank and in hand includes cash and short term deposits with a maturity or notice period of twelve months or less at the balance sheet date.

Joint arrangement

The Charity has a share of the income and expenditure, and assets and liabilities relating to the terms of a joint arrangement. The Charity's share in the transactions are recorded at cost less impairment.

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.

Pension Schemes

Defined contribution scheme

The Charity operates a defined contribution scheme for its employees. Contributions payable to the scheme are charged to the statement of financial activities in the period to which they relate. The assets of the scheme are held separately from the Charity in an independently administered fund.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

1. ACCOUNTING POLICIES (CONTINUED)

Defined benefit scheme

The Charity also participates in a multi-employer defined benefit scheme, being the Social Housing Pension Scheme (SHPS), which was closed to new entrants in March 2010 and the

A defined benefit plan defines the pension benefit that the employee will receive on retirement, usually dependent upon several factors including age, length of service and remuneration. A defined benefit plan is a pension plan that is not a defined contribution plan.

The liability recognised in the balance sheet in respect of the defined benefit plan is the present value of the defined benefit obligation at the reporting date less the fair value of the plan assets at the reporting date.

The defined benefit obligation is calculated using the projected unit credit method. Annually SHPS engages independent actuaries to calculate the obligation. The present value is determined by discounting the estimated future payments (recovery plan contributions) using equivalent single discount rates that vary with the duration of the employer liabilities which give the same results as as using a full AA corporate bond (high quality corporate bond) yield curve to discount the employer's obligations over the specific duration of the employer's liabilities ('discount rate').

The fair value of plan assets is measured in accordance with the FRS 102 fair value hierarchy. This includes the use of appropriate valuation techniques

Remeasurements of the net defined benefit liability, which comprise actuarial gains and losses arising from experience adjustments, the return on scheme assets, changes in actuarial assumptions are charged or credited to the statement of financial activities after net income/expenditure.

The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation and the fair value of scheme assets. This cost and other expenses are recognised in income/expenditure of the statement of financial activities.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

2. DONATIONS

	Unrestricted funds	Restricted funds	Total 2021	Total 2020
	£	£	£	£
Donations and gifts	133,810	2,674	136,484	60,799
Legacies	-	-	-	5,000
Other grants etc.	90,168	-	90,168	-
	223,978	2,674	226,652	65,799

3. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Total 2021	Total 2020
	£	£	£	£
Bank interest	852	-	852	2,621

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Refuge				
Rent	271,927	-	271,927	263,147
Service charges	35,717	-	35,717	32,457
Reading Borough Council (RBC)	90,000	-	90,000	90,000
RBC (DCLG)	-	-	-	14,040
Bracknell Forest Council	70,360	-	70,360	70,091
Bracknell Forest Council (IC)	-	8,948	8,948	-
Wokingham Borough Council	21,085	-	21,085	21,085
MHCLG	-	97,515	97,515	-
Berkshire Community Foundation	-	51,421	51,421	-
Wokingham United Charities	-	20,000	20,000	-
Other	6,732	-	6,732	-
	495,821	177,884	673,705	490,820
Outreach				
Reading Borough Council	295,000	-	295,000	255,000
Bracknell Forest Council	69,973	-	69,973	46,603
Wokingham Borough Council	108,014	-	108,014	81,207
West Berks Council	83,013	-	83,013	120,138
The Earley Charity	-	41,711	41,711	39,905
PCC	-	74,686	74,686	-
WEA Building Bridges (Lottery)	-	-	-	16,217
Other	-	21,885	21,885	9,826
	556,000	138,282	694,282	568,896
Children's Services				
Wokingham Borough Council	29,592	-	29,592	29,592
First Growth	-	25,000	25,000	12,500
The Pilgrim Trust	-	15,000	15,000	15,000
Other	-	26,700	26,700	-
	29,592	66,700	96,292	57,092
Core Services				
Wokingham United Charities - helpline	-	10,000	10,000	-
Berkshire Community Foundation - helpline	-	5,000	5,000	-
	-	15,000	15,000	-
Total	1,081,413	397,866	1,479,279	1,116,808

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2021

5. EXPENDITURE

	Cost of raising funds	Refuge	Outreach	Children's services	Governance costs	Support costs	Total	2020
	£	£	£	£	£	£	£	£
Staff training	-	3,105	3,300	50	-	614	7,069	3,458
Volunteer costs	-	-	-	-	-	130	130	102
Other staff costs	-	1,116	8,156	705	-	7,914	17,891	36,446
Grants to institutions	-	-	-	-	-	671	671	3,124
Provision of housing services	-	92,776	5,356	281	-	42,798	141,211	136,438
Rent and property costs	-	40,272	-	-	-	31,500	71,772	65,622
Premises and offices costs	-	43,226	9,561	1,089	-	86,624	140,500	114,797
95% payroll and support costs	42,321	140,225	372,293	62,864	30,124	198,583	846,410	758,971
Depreciation	-	-	-	-	-	18,090	18,090	18,415
Professional advice	-	-	-	-	-	622	622	-
Finance cost – pension deficit	-	-	-	-	-	6,803	6,803	12,137
Audit and accounts	-	-	-	-	6,772	-	6,772	6,648
	42,321	320,720	398,666	64,989	36,896	394,349	1,257,941	1,156,158
Allocation of overheads		181,437	186,979	25,933	-	(394,349)	-	-
Allocation of governance costs		16,975	17,495	2,426	(36,896)		-	-
Total expenditure	42,321	519,132	603,140	93,348	-	-	1,257,941	1,156,158
2020 expenditure	37,940	510,360	548,481	59,377	-	-	1,156,158	

Auditor's remuneration comprises audit fees of £5,400 (2020: £5,310) and accountancy services of £1,372 (2020: £1,338).

Of the total expenditure, £847,419 was unrestricted (2020: £1,052,723) and £410,522 was restricted (2020: £103,435).

Berkshire Women's Aid

Notes to the Financial Statements

Year ended 31 March 2021

6. TAXATION

The company is a registered Charity. It has no liability to corporation tax on bank interest received on its charitable activities.

7. TRUSTEES AND RELATED PARTY TRANSACTIONS

The Trustees were not paid and did not receive any benefits from employment with the Charity in the year (2020: £nil).

There were no reimbursements of expenses to Trustees during the year (2020: £nil).

There were no related party transactions during the year (2020: £nil).

8. EMPLOYEES

Employment Costs

	2021	2020
	£	£
Wages and salaries	766,199	681,793
Social security costs	54,229	47,544
Other pension costs	17,171	16,200
	837,599	745,537

Number of employees

The average monthly number of employees during the year was:

	2021	2020
	Number	Number
Refuge	9	7
Outreach	20	14
Children's Services	2	3
Support	9	13
	40	37

The average number of full time equivalent staff employed during the year was 31 (2020: 26).

No employee received more than £60,000 in the financial year (2020: none).

The key management personnel of the Charity comprise the Trustees, Chief Executive Officer, Finance Manager and Service Development Manager. The total employee benefits including pension contributions of the key management personnel of the Charity were £139,212 (2020: £139,479). See note 8 for specific details on Trustees.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

9. TANGIBLE FIXED ASSETS

	Freehold property	Furniture and equipment	Total
	£	£	£
Cost			
At 1 April 2020	1,464,351	149,961	1,614,312
Additions	-	-	-
Disposals	-	(92,123)	(92,123)
At 31 March 2021	1,464,351	57,838	1,522,189
Depreciation			
At 1 April 2020	100,271	141,753	242,024
On disposals	-	(92,123)	(92,123)
Charge for the year	10,961	7,129	18,090
At 31 March 2021	111,232	56,759	167,991
Net book value			
At 31 March 2021	1,353,119	1,079	1,354,198
At 31 March 2020	1,364,080	8,208	1,372,288

In 2019 a new refuge was built under a joint arrangement with another charity and renovations were made to the freehold property for use in the Charity's activities. The cost of £1,017,090 represents the Charity's share of the property under the joint arrangement. The total cost of the property (including improvements) amounts to £1,317,090.

10. DEBTORS

	2021	2020
	£	£
Debtors	9,617	11,682
Amount due from joint arrangement	1,017,090	1,017,090
Prepayments and accrued income	35,945	21,023
	1,062,652	1,049,795

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

11. CREDITORS

Amounts falling due within one year

	2021	2020
	£	£
Bank loan	30,762	29,484
Trade creditors	9,740	4,453
Taxes and social security costs	25,402	20,036
Amount owing to joint arrangement	1,017,090	1,017,090
Other creditors	805	405
Accruals	37,944	30,396
Deferred income	28,557	58,056
	1,150,300	1,159,920

12. DEFERRED INCOME

Deferred income comprises of restricted grants

	2021	2020
	£	£
Balance at beginning of year	58,056	33,098
Amount released to income in the year	(58,056)	(33,098)
Amount deferred in year	28,557	58,056
Balance at year end	28,557	58,056

13. CREDITORS

Amounts falling after one year

	2021	2020
	£	£
Bank loan	207,851	238,634

The bank loan totaling £238,613 at 31 March 2021 is the balance on a commercial mortgage taken out in 2018 for a term of ten years with a fixed rate of interest of 4.32%. The mortgage is secured upon the Charity's freehold property. The amount falling due in more than five years by instalments is £70,599 (2020: £107,805).

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

14. PROVISION FOR LIABILITIES

	2021	2020
	£	£
Defined benefit pension scheme liability	280,572	147,476

The movements in the year regarding the provision are detailed in note 21 on page 42.

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Fund balances at 31 March 2021 are represented by:	Unrestricted funds	Restricted funds	Total 2021	Total 2020
	£	£	£	£
Tangible fixed assets	1,328,252	25,946	1,354,198	1,372,288
Net current assets	917,971	724	918,695	522,261
Creditors falling due after one year	(207,851)	-	(207,851)	(238,634)
Pension deficit provision	(280,572)	-	(280,572)	(147,476)
	1,757,800	26,670	1,784,470	1,508,439

16. COMMITMENTS UNDER OPERATING LEASES

At 31 March 2021 the Charity had a total of future minimum lease payments under non–cancellable operating leases for each of the following periods:

Several of the leases have completed their term, the values included are the current rentals and where leases terminate during the next financial year, the commitment included is the value to the date of termination of the lease.

	2021	2020
	£	£
Expiry date:		
Not later than one year	72,313	70,751
Later than one year and not later than five years	44,037	75,537
	116,350	146,288

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021
17. MOVEMENT IN FUNDS

Movements in restricted funds

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
Holly Tree House	26,656	-	(710)	-	25,946
Douglas Martin	4,996	-	(4,272)	-	724
Refuge					
Screwfix	5,000	-	(5,000)	-	-
Berkshire Community Foundation	-	51,421	(51,421)	-	-
Wokingham United Charities	-	20,000	(20,000)	-	-
MHCLG	-	97,515	(97,515)	-	-
The Good Exchange	-	6,622	(6,622)	-	-
Other	-	2,000	(2,000)	-	-
Helpline					
Anon	-	10,000	(10,000)	-	-
Berkshire Community Foundation	-	5,000	(5,000)	-	-
Wokingham United Charities	-	10,000	(10,000)	-	-
Covid Support					
Bracknell Infection Control	-	8,948	(8,948)	-	-
Localgiving	-	686	(686)	-	-
Outreach					
PCC	-	74,686	(74,686)	-	-
The Earley Charity	-	41,711	(41,711)	-	-
Berkshire Community Foundation	-	4,000	(4,000)	-	-
WEA Building Family Bridges	-	577	(577)	-	-
Children's Services					
First Growth	-	25,000	(25,000)	-	-
The Pilgrim Trust	-	15,000	(15,000)	-	-
Anon	-	26,700	(26,700)	-	-
Sundry	-	674	(674)	-	-
	36,652	400,540	(410,522)	-	26,670
Unrestricted Funds					
General funds	1,471,787	1,306,243	(1,020,230)	-	1,757,800
	1,471,787	1,306,243	(1,020,230)	-	1,757,800
Total Funds	1,508,439	1,706,783	(1,430,752)	-	1,784,470

Berkshire Women's Aid

Notes to the Financial Statements (continued)

Year ended 31 March 2021

17. MOVEMENT IN FUNDS (CONTINUED)

Transfers relate to restricted funds expended from general funds.

The following amounts within restricted funds represent net book values of capital items at 31 March 2021 and do not represent cash available:

	2021	2020
	£	£
Holly Tree House	25,946	26,656

Purposes of the restricted funds

Holly Tree House

The property is owned by Berkshire Women's Aid but it was purchased by a grant from Urban Aid. The fund is being expensed by depreciation over the anticipated life of the property.

Berkshire Community Foundation

1. This timely funding enabled us to continue to provide our critical 24/7 Domestic Abuse helpline - supporting over 5000 contacts each year.
2. Vital funding supported our emergency COVID-19 response to a dramatic increase in demand from survivors for our domestic abuse services.
3. Essential funding to develop the role of referral co-ordinator to facilitate the survivor journey through BWA services to ensure services are delivered in a quick and in a survivor focussed way.

Wokingham United Charities

1. Support to deliver 24/7 Domestic Abuse Helpline supporting over 5000 contacts each year.
2. Support to provide a Refuge Children's Worker to support those children and young people coming into BWA refuge accommodation.
3. A grant towards the costs of re-opening and continued running costs of the 4-bed refuge in Reading due to the unprecedented demand for services in that area.

First Growth

Provided funding towards our children's and young people's across Reading and Wokingham.

Shanly Foundation

A donation towards purchasing a van to collect donations of clothing, furniture, bedding and toys to support families in our refuge accommodation

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

17. MOVEMENT IN FUNDS (CONTINUED)

Purposes of the restricted funds (continued)

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Pilgrim Trust

This grant has enabled us to develop and deliver our Children's and Young People's Programme

Earley Charity

Grants were provided to fund the Service Development Manager position

The Good Exchange

Donations from this online giving platform are supporting three key strands of our work: emergency refuge to women and children; 24/7 helpline and our outreach services.

Bracknell Forest Council Infection Control Grant

Funding to provide support to ensure COVID-19 measures are delivered in refuge accommodation.

Get Berkshire Active

In partnership with ResideDance to deliver the Navigating Stories programme of therapeutic dance workshops to women and children in refuge accommodation.

Douglas Martin

Support for survivors of domestic abuse who have no access to other funds.

Screwfix

A grant to improve refuge accommodation for women and children fleeing domestic abuse.

MHCLG COVID-19 Emergency Support funding for Domestic Abuse Services

National government funding to support current and extra refuge provision during the COVID-19 pandemic.

PCC

Funding to provide additional helpline cover costs, PPE, deep cleaning and procedures to ensure office/work spaces are COVID secure, supervision and support of dispersed team supporting domestic abuse services during the COVID-19 pandemic.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

18. LEGAL STATUS OF THE CHARITY

The Charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

19. ANALYSIS OF CHANGES IN NET DEBT

	Balance at 1 April 2020 £	Cash- flows £	Balance at 31 March 2021 £
Cash	632,386	373,957	1,006,343
Loans falling due within one year	(29,484)	(1,278)	(30,762)
Loans falling due after more than one year	(238,634)	30,783	(207,851)
	(268,118)	29,505	(238,613)
Total	364,268	403,462	767,730

20. FINANCIAL COMMITMENTS

The Charity has a joint arrangement with another charity which involved sharing the cost of building and renovating a refuge property completed last year. The refuge was brought into use this year and there is also a financial commitment to the other charity under the equity share arrangement relating to a share of the net rents from the property. The other charity is entitled to have a share of the net rental income from the refuge. At 31.3.2020 (after the first anniversary) the amount payable to the other charity for the share of the net rents is based on the greater of £2,000 per month or the agreed equity percentage until the agreed 10th anniversary. Thereafter the other charity is entitled to a share of the rents based on the agreed equity percentage.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

21. PENSION SCHEME

The Charity participates in the Social Housing Pension Scheme (SHPS) which was closed to new members in 2010. SHPS offer several pensions structures including a multi-employer defined benefit scheme which provides benefits to some 500 non-associated employers.

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2020. This actuarial valuation showed assets of £5,148m, liabilities of £6,708m and a deficit of £1,560m. The estimated debt withdrawal at 30 September 2020 is £1,260m. To eliminate this funding shortfall, the Trustees and the participating employers have agreed that additional contributions will be paid, in combination from all employers. The Charity's contributions are detailed on page 44.

The liability recognised in the balance sheet is the present value of the defined benefit obligation less the fair value of the plans assets at the year-end as detailed below.

PRESENT VALUES OF DEFINED BENEFIT OBLIGATION, FAIR VALUE OF ASSETS AND DEFINED BENEFIT ASSET (LIABILITY)

	2021	2020
Fair value of plan assets	1,470,924	1,319,708
Present value of defined benefit obligation	1,751,496	1,467,184
Surplus (deficit) in plan	(280,572)	(147,476)
Unrecognised surplus	-	-
Defined benefit asset (liability) to be recognised	(280,572)	(147,476)

RECONCILIATION OF THE IMPACT OF THE ASSET CEILING

	31 March 2021
Impact of asset ceiling at start of period	-
Effect of the asset ceiling included in net interest cost	-
Actuarial losses (gains) on asset ceiling	-
Impact of asset ceiling at end of period	-

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

21. PENSION SCHEME (CONTINUED)

**RECONCILIATION OF OPENING AND CLOSING BALANCES OF THE
DEFINED BENEFIT OBLIGATION**

	31 March 2021
Defined benefit obligation at start of period	1,467,184
Current service cost	3,775
Expenses	34,780
Interest expense	-
Contributions by plan participants	-
Actuarial losses (gains) due to scheme experience	(28,033)
Actuarial losses (gains) due to changes in demographic assumptions	6,314
Actuarial losses (gains) due to changes in financial assumptions	305,497
Benefits paid and expenses	(38,021)
Liabilities acquired in a business combination	-
Liabilities extinguished on settlements	-
Losses (gains) on curtailments	-
Losses (gains) due to benefit changes	-
Exchange rate changes	-
Defined benefit obligation at end of period	<u>1,751,496</u>

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021
21. PENSION SCHEME (CONTINUED)

**RECONCILIATION OF OPENING AND CLOSING BALANCES OF THE
FAIR VALUE OF PLAN ASSETS**

	31 March 2021
Fair value of plan assets at start of period	1,319,708
Interest income	31,752
Experience on plan assets (excluding amounts included in interest income) - gain (loss)	110,967
Contributions by the employer	46,518
Contributions by plan participants	-
Benefits paid and expenses	(38,021)
Assets acquired in a business combination	-
Assets distributed on settlements	-
Exchange rate changes	-
Fair value of plan assets at end of period	<u>1,470,924</u>

The actual return on the plan assets (including any changes in share of assets) over the period ended 31 March 2021 was £142,719 (2020 - £58,505).

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

21. PENSION SCHEME (CONTINUED)

**DEFINED BENEFIT COSTS RECOGNISED IN STATEMENT OF
STATEMENT OF FINANCIAL ACTIVITIES**

For the year to 31 March 2021

Current service cost	
Expenses	3,775
Net interest expense	3,028
Losses (gains) on business combinations	-
Losses (gains) on settlements	-
Losses (gains) on curtailments	-
Losses (gains) due to benefit changes	-
Defined benefit costs recognised in statement of comprehensive income (SoCI)	6,803

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

21. PENSION SCHEME (CONTINUED)

**DEFINED BENEFIT COSTS RECOGNISED IN OTHER
 COMPREHENSIVE INCOME**

For the year to 31 March 2021

Experience on plan assets (excluding amounts included in net interest cost) - gain (loss)	110,967
Experience gains and losses arising on the plan liabilities - gain (loss)	28,033
Effects of changes in the demographic assumptions underlying the present value of the defined benefit obligation - gain (loss)	(6,314)
Effects of changes in the financial assumptions underlying the present value of the defined benefit obligation - gain (loss)	(305,497)
Total actuarial gains and losses (before restriction due to some of the surplus not being recognisable) - gain (loss)	(172,811)
Effects of changes in the amount of surplus that is not recoverable (excluding amounts included in net interest cost) - gain (loss)	-
Total amount recognised in other comprehensive income - gain (loss)	(172,811)

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

21. PENSION SCHEME (CONTINUED)

ASSETS

	31 March 2021	31 March 2020
Absolute Return	81,189	68,809
Alternative Risk Premia	55,400	92,279
Cash	15	-
Corporate Bond Fund	86,917	75,251
Credit Relative Value	46,824	36,196
Distressed Opportunities	42,476	25,420
Emerging Markets Debt	59,378	39,962
Fund of Hedge Funds	168	767
Global Equity	234,433	193,017
High Yield	44,051	-
Infrastructure	98,072	98,217
Insurance-Linked Securities	35,330	40,533
Long Lease Property	28,829	22,829
Liability Driven Investment	373,827	437,999
Net Current Assets	8,942	5,647
Private Debt	35,080	26,595
Property	30,330	29,072
Over 15 Years Gilts	-	-
Index Linked All Stock Gilts	-	-
Risk Sharing	53,546	44,566
Secured Income	61,169	50,073
Opportunistic Credit	40,325	-
Opportunist Illiquid Credit	37,396	31,938
Liquid Credit	17,557	538
Total assets	1,470,924	1,319,708

None of the fair values of the assets shown above include any direct investments in the employer's own financial instruments or any property occupied by, or other assets used by, the employer.

21. PENSION SCHEME (CONTINUED)

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

KEY ASSUMPTIONS

	31 March 2021	31 March 2020
	% per annum	% per annum
Discount Rate	2.12%	2.4%
Inflation (RPI)	3.31%	2.67%
Inflation (CPI)	2.84%	1.67%
Salary Growth	3.84%	2.67%
Allowance for commutation of pension for cash at retirement	75% of maximum allowance	75% of maximum allowance

The mortality assumptions adopted at 31 March 2021 imply the following life expectancies:

	Life expectancy at age 65 (Years)
Male retiring in 2021	21.6
Female retiring in 2021	23.5
Male retiring in 2040	22.9
Female retiring in 2040	25.1

21. PENSION SCHEME (CONTINUED)

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2021

OTHER SMALL MULTI-EMPLOYER SCHEME

The Charity also a much smaller multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. The scheme is so small the necessary disclosures as a defined contribution scheme are not considered material. The pension deficit liability of this scheme is £1,089 (2020 - £1,290).

DEFINED CONTRIBUTION SCHEME COSTS

The defined contribution scheme contributions for the year total £17,171 (2020: £16,200).