



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

<b>Company number</b>	03081670	
<b>Charity number</b>	1050484	
<b>Registered office and Operational address</b>	94-98 Addison Road Reading Berkshire RG1 8EG	
<b>Trustees</b>	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)	
<b>Key Management Personnel</b>	Andrea West Nicola Wimble Rachel Murray	Chief Executive Finance Manager Service Development Manager
<b>Bankers</b>	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', with a stylized flourish at the end.

**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 2008<sup>7</sup> 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.

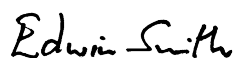
A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities).

## **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	£	£	£	£
<b><u>Income:</u></b>					
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
<b>Total income</b>		<b>1,306,243</b>	<b>400,540</b>	<b>1,706,783</b>	<b>1,185,228</b>
<b><u>Expenditure:</u></b>					
	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
<b>Total expenditure</b>		<b>847,419</b>	<b>410,522</b>	<b>1,257,941</b>	<b>1,156,158</b>
<b>Net income/(expenditure) before transfers</b>		<b>458,824</b>	<b>(9,982)</b>	<b>448,842</b>	<b>29,070</b>
Actuarial gains/(losses) on defined benefit pension schemes	21	(172,811)	-	(172,811)	206,769
Transfers between funds	17	-	-	-	-
<b>Net income/(expenditure) for the year/Net movement in funds</b>		<b>286,013</b>	<b>(9,982)</b>	<b>276,031</b>	<b>235,839</b>
Fund balances at 1 April 2020		1,471,787	36,652	1,508,439	1,272,600
<b>Fund balances at 31 March 2021</b>		<b>1,757,800</b>	<b>26,670</b>	<b>1,784,470</b>	<b>1,508,439</b>

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 £	£
<b>Fixed assets</b>					
Tangible assets	9		1,354,198		1,372,288
<b>Current assets</b>					
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>	
<b>Creditors: amounts falling due within one year</b>	11	(1,150,300)		(1,159,920)	
<b>Net current assets/(liabilities)</b>			918,695		522,261
<b>Creditors: amounts falling due after one year</b>	13		(207,851)		(238,634)
<b>Provisions for liabilities</b>					
Defined benefit pension scheme liability	14		(280,572)		(147,476)
<b>Total net assets</b>			<u><u>1,784,470</u></u>		<u><u>1,508,439</u></u>
<b>Income funds of the Charity</b>					
<b>Restricted funds</b>	17		26,670		36,652
<b>Unrestricted funds:</b>					
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 £
<b>Cash flows from operating activities:</b>		402,610	77,611
Net cash provided by operating activities		<b>402,610</b>	<b>77,611</b>
<b>Cash flows from investing activities:</b>			
Interest from investments		852	2,621
Purchase of tangible fixed assets		-	(3,236)
<b>Net cash provided by investing activities</b>		<b>852</b>	<b>(615)</b>
<b>Cash flows from financing activities:</b>			
Repayments of borrowing	19	(29,505)	(28,214)
Cash inflows from loans		-	-
<b>Net Cash used in financing activities</b>		<b>(29,505)</b>	<b>(28,214)</b>
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
<b>Cash and cash equivalents at the end of the year</b>		<b>1,006,343</b>	<b>632,386</b>
<b>Net income/(expenditure) for the year (as per the statement of financial activities)</b>		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)
<b>Net cash provided from operating activities</b>		<b>402,610</b>	<b>77,611</b>
<b>Analysis of cash and equivalents</b>			
Cash in hand	19	1,006,343	632,386
<b>Total</b>		<b>1,006,343</b>	<b>632,386</b>

# **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**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total 2021</b>	<b>Total 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations and gifts	133,810	2,674	136,484	60,799
Legacies	-	-	-	5,000
Other grants etc.	90,168	-	90,168	-
	<b>223,978</b>	<b>2,674</b>	<b>226,652</b>	<b>65,799</b>

**3. INVESTMENT INCOME**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total 2021</b>	<b>Total 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
<b>Refuge</b>				
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	-
	<u>495,821</u>	<u>177,884</u>	<u>673,705</u>	<u>490,820</u>
<b>Outreach</b>				
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
	<u>556,000</u>	<u>138,282</u>	<u>694,282</u>	<u>568,896</u>
<b>Children's Services</b>				
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	-
	<u>29,592</u>	<u>66,700</u>	<u>96,292</u>	<u>57,092</u>
<b>Core Services</b>				
Wokingham United Charities - helpline	-	10,000	10,000	-
Berkshire Community Foundation - helpline	-	5,000	5,000	-
	<u>-</u>	<u>15,000</u>	<u>15,000</u>	<u>-</u>
<b>Total</b>	<b><u>1,081,413</u></b>	<b><u>397,866</u></b>	<b><u>1,479,279</u></b>	<b><u>1,116,808</u></b>



**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	<b>7,069</b>	3,458
Volunteer costs	-	-	-	-	-	130	<b>130</b>	102
Other staff costs	-	1,116	8,156	705	-	7,914	<b>17,891</b>	36,446
Grants to institutions	-	-	-	-	-	671	<b>671</b>	3,124
Provision of housing services	-	92,776	5,356	281	-	42,798	<b>141,211</b>	136,438
Rent and property costs	-	40,272	-	-	-	31,500	<b>71,772</b>	65,622
Premises and offices costs	-	43,226	9,561	1,089	-	86,624	<b>140,500</b>	114,797
95% payroll and support costs	42,321	140,225	372,293	62,864	30,124	198,583	<b>846,410</b>	758,971
Depreciation	-	-	-	-	-	18,090	<b>18,090</b>	18,415
Professional advice	-	-	-	-	-	622	<b>622</b>	-
Finance cost – pension deficit	-	-	-	-	-	6,803	<b>6,803</b>	12,137
Audit and accounts	-	-	-	-	6,772	-	<b>6,772</b>	6,648
	<b>42,321</b>	<b>320,720</b>	<b>398,666</b>	<b>64,989</b>	<b>36,896</b>	<b>394,349</b>	<b>1,257,941</b>	<b>1,156,158</b>
Allocation of overheads		181,437	186,979	25,933	-	(394,349)	-	-
Allocation of governance costs		16,975	17,495	2,426	(36,896)		-	-
<b>Total expenditure</b>	<b>42,321</b>	<b>519,132</b>	<b>603,140</b>	<b>93,348</b>	<b>-</b>	<b>-</b>	<b>1,257,941</b>	<b>1,156,158</b>
<b>2020 expenditure</b>	<b>37,940</b>	<b>510,360</b>	<b>548,481</b>	<b>59,377</b>	<b>-</b>	<b>-</b>	<b>1,156,158</b>	

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**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wages and salaries	766,199	681,793
Social security costs	54,229	47,544
Other pension costs	17,171	16,200
	<b>837,599</b>	<b>745,537</b>

##### **Number of employees**

The average monthly number of employees during the year was:

	<b>2021</b>	<b>2020</b>
	<b>Number</b>	<b>Number</b>
Refuge	9	7
Outreach	20	14
Children's Services	2	3
Support	9	13
	<b>40</b>	<b>37</b>

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			
<b>At 31 March 2021</b>	<b>1,353,119</b>	<b>1,079</b>	<b>1,354,198</b>
<b>At 31 March 2020</b>	<b>1,364,080</b>	<b>8,208</b>	<b>1,372,288</b>

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**

	<b>2021</b>	<b>2020</b>
	£	£
Debtors	9,617	11,682
Amount due from joint arrangement	1,017,090	1,017,090
Prepayments and accrued income	35,945	21,023
	<b>1,062,652</b>	<b>1,049,795</b>

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2021**

**11. CREDITORS**

**Amounts falling due within one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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
	<b>1,150,300</b>	<b>1,159,920</b>

**12. DEFERRED INCOME**

Deferred income comprises of restricted grants

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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	<b>28,557</b>	<b>58,056</b>

**13. CREDITORS**

**Amounts falling after one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Bank loan	<b>207,851</b>	<b>238,634</b>

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**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Defined benefit pension scheme liability	<b>280,572</b>	<b>147,476</b>

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:	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total 2021</b>	<b>Total 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	1,328,252	25,946	<b>1,354,198</b>	<b>1,372,288</b>
Net current assets	917,971	724	<b>918,695</b>	<b>522,261</b>
Creditors falling due after one year	(207,851)	-	<b>(207,851)</b>	<b>(238,634)</b>
Pension deficit provision	(280,572)	-	<b>(280,572)</b>	<b>(147,476)</b>
	<b>1,757,800</b>	<b>26,670</b>	<b>1,784,470</b>	<b>1,508,439</b>

**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.

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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
	<b>116,350</b>	<b>146,288</b>

**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)	-	<b>25,946</b>
Douglas Martin	4,996	-	(4,272)	-	<b>724</b>
<b>Refuge</b>					
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)	-	-
<b>Helpline</b>					
Anon	-	10,000	(10,000)	-	-
Berkshire Community Foundation	-	5,000	(5,000)	-	-
Wokingham United Charities	-	10,000	(10,000)	-	-
<b>Covid Support</b>					
Bracknell Infection Control	-	8,948	(8,948)	-	-
Localgiving	-	686	(686)	-	-
<b>Outreach</b>					
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)	-	-
<b>Children's Services</b>					
First Growth	-	25,000	(25,000)	-	-
The Pilgrim Trust	-	15,000	(15,000)	-	-
Anon	-	26,700	(26,700)	-	-
<b>Sundry</b>	-	674	(674)	-	-
	<b>36,652</b>	<b>400,540</b>	<b>(410,522)</b>	-	<b>26,670</b>
<b>Unrestricted Funds</b>					
General funds	1,471,787	1,306,243	(1,020,230)	-	<b>1,757,800</b>
	<b>1,471,787</b>	<b>1,306,243</b>	<b>(1,020,230)</b>	-	<b>1,757,800</b>
<b>Total Funds</b>	<b>1,508,439</b>	<b>1,706,783</b>	<b>(1,430,752)</b>	-	<b>1,784,470</b>

**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:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Holly Tree House	<b>25,946</b>	<b>26,656</b>

**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)
<b>Total</b>	<b>364,268</b>	<b>403,462</b>	<b>767,730</b>

**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 10<sup>th</sup> 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)**

	<b>2021</b>	<b>2020</b>
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**

	<b>31 March 2021</b>
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**

	<b>31 March 2021</b>
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**

	<b>31 March 2021</b>
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)	<hr/> 6,803 <hr/>

**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**

	<b>31 March 2021</b>	<b>31 March 2020</b>
	<b>% per annum</b>	<b>% per annum</b>
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:

	<b>Life expectancy at age 65 (Years)</b>
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).