



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

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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"

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"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

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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.

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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).