BROMLEY AND CROYDON WOMEN'S AID

England & Wales · Charity number 1068007

Details

Other names	BROMLEY WOMENS AID
Status	Registered
Legal form	Charitable company
Company number	03320296
Registered	1998-02-09
Register	View on the Charity Commission register

Contact

Address	3rd Floor 20 King Street EC2V 8EG
Phone	02083139303
Email	info@bcwa.org.uk
Website	www.bcwa.org.uk

Activities

Objects: TO PROVIDE A PLACE OF SAFE REFUGE AND SUPPORT TO WOMEN AND THEIR CHILDREN WHO HAVE SUFFERED OR ARE VICTIMS OF DOMESTIC VIOLENCE AND ALL OTHER ACTIVITIES RELATED AND PURSUANT TO THE RELIEF OF POVERTY AND DISTRESS AMONGST SUCH WOMEN THROUGH THE PROVISION OF SOCIAL HOUSING AND ANY ASSOCIATED AMENITIES.

Activities: To provide safe and secure temporary refuge accommodation, support and other related services to women and their children fleeing domestic violence. These services are confidential, non-judgemental and aim to empower women so that they are able to make informed choices and decisions about their future.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Accommodation/housing
- **Who:** Children/young People, Other Defined Groups

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Geography

- **Area of benefit:** GREATER LONDON
- Bromley
- Croydon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,714,780	£2,739,963	£1,597,139	44
2024-03-31	£2,500,455	£2,500,055	£1,622,457	44
2023-03-31	£1,954,135	£1,913,370	£1,622,057	41
2022-03-31	£1,556,708	£1,529,312	£1,581,292	35
2021-03-31	£1,730,606	£1,458,563	£1,553,896	32

Trustees

Name	Role	Appointed
Elaine Jennifer Esteen	Chair	2019-01-23
Amber Andrade		2019-01-23
Catherine Jane Warwick		2023-11-29
Frances Brownhill		2023-07-05
Laura Johnson		2023-09-20
Sarah Jane Caseberry		2019-01-23

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BROMLEY AND CROYDON WOMEN'S AID

England & Wales - Charity number 1068007

Accounts

Charity registration number 1068007

Company registration number 03320296 (England and Wales)

Bromley & Croydon women's aid

Bromley and Croydon Women's Aid Limited

Anual Report and Financial Statements

for the year ended 31 March 2025

BROMLEY AND CROYDON WOMEN'S AID LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms E J Esteen Ms A Andrade Ms S J Caseberry Ms F Brownhill Ms L Johnson Ms C Warwick
Charity number (England and Wales)	1068007
Company number	03320296
Auditor	Fawley Judge & Easton Chartered Certified Accountants 1 Parliament Street Hull East Yorkshire HU1 2AS

BROMLEY AND CROYDON WOMEN'S AID LIMITED

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BROMLEY AND CROYDON WOMEN'S AID LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 2 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

Our Objectives, as set out in our Articles of Association, are:

- To provide a place of safe refuge and support to women and children who have suffered or are victims of domestic violence; and

- All other activities related and pursuant to the relief of poverty and distress amongst women through the provision of social housing and any associated amenities.

The Need for Domestic Abuse Support Services

Domestic abuse kills two women every week in the UK. It is estimated that approximately 1 in 5 people 16 years and over (9.9 million) had experienced domestic abuse since the age of 16 years (data as of November 2024).

The Crime Survey for England and Wales estimated that 4.8% of adults aged 16 years and over experienced domestic abuse in the year to end of March 2024. The National Policing Statement 2024 for Violence Against Women and Girls (VAWG) estimated that at least 1 in every 12 women will be a victim of VAWG every year in England and Wales, amounting to 2 million victims. However, they also acknowledged limitations to statistics like this, as there are many incidents that are not reported and are unknown to the police.

Only a small proportion of victim/survivors report abuse to the police. According to information published by Women's Aid Federation the Crime Survey of England & Wales (CSEW) data shows for the year ending March 2023, only 18.9% of women who had experienced partner abuse in the last 12 months reported the abuse to the police. Consequently, we can assume that the real number of domestic abuse offences in both Bromley and Croydon are significantly higher than statistics show.

Domestic abuse takes many forms. It includes any incident of threatening behaviour, violence or abuse (psychological, physical, sexual, financial, or emotional) between adults who are or who have been intimate partners or family members, regardless of gender or sexuality. It affects all ages, and most victims are women due the gendered nature of violence against women and girls.
Approximately 95% of survivors report experiencing coercive control, which was recognised as an offence by the Serious Crime Act 2015.

BCWA recognises that there is no 'one size fits all' approach to domestic abuse and delivers servicers that are holistic, person-centred, trauma-informed and needs-led to ensure that all survivors receive the support they need.

We aim to provide high quality accommodation and community-based services to women and children experiencing and escaping domestic abuse. We focus on providing tailored support and recognise that many victim/survivors experience a range of intersecting disadvantages including those from the Global Majority, those with insecure immigration status and those with additional support needs regarding mental or physical health. Our specialist services aim to alleviate the disproportionate barriers faced by clients experiencing multiple disadvantages.

Our Service Users

Working across Bromley and Croydon, we serve a population of over 727,000 (2022/23 estimates by ONS), although many women come from further afield to access our services. This is especially true for our refuges as well as our Japanese service which women from across the UK can access.

We have provided support to over 1,300 women, children and men in our services in the year ending March 2025. In addition to this, 6677 children and young people attended 144 workshops in schools, we received nearly 1,800 calls to our mainline, a steep increase from 1,300 in the previous year. Demand for advice from our One Stop Shop has also increased sharply from 466 in 2023/24 to 571 in 2024/25. Our newest service area, Therapeutic Counselling, saw the service support 61 women, up from 33 in the previous year.

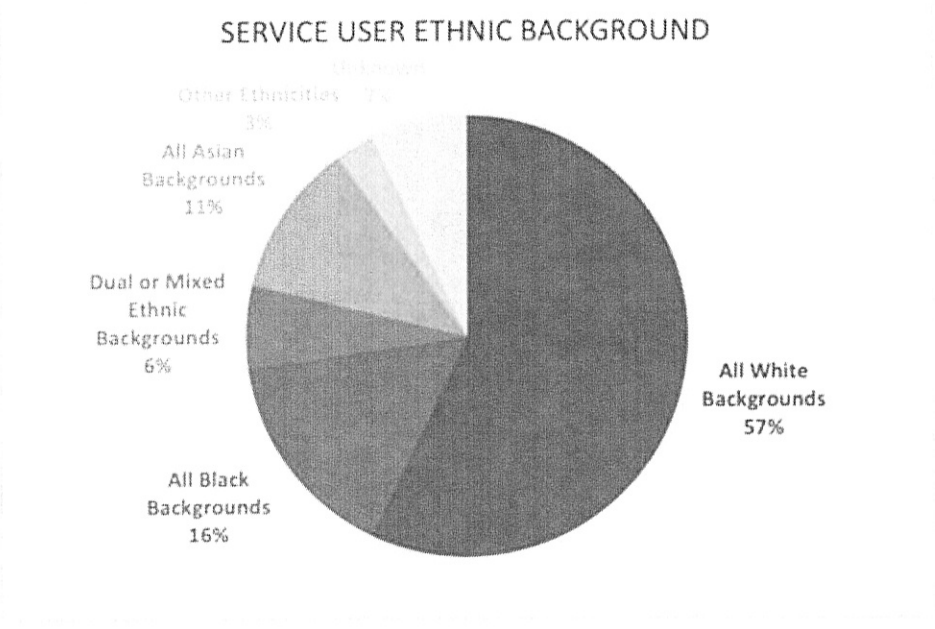
Our local community is diverse which is reflected in our service users, who are from a range of ethnic and cultural backgrounds.

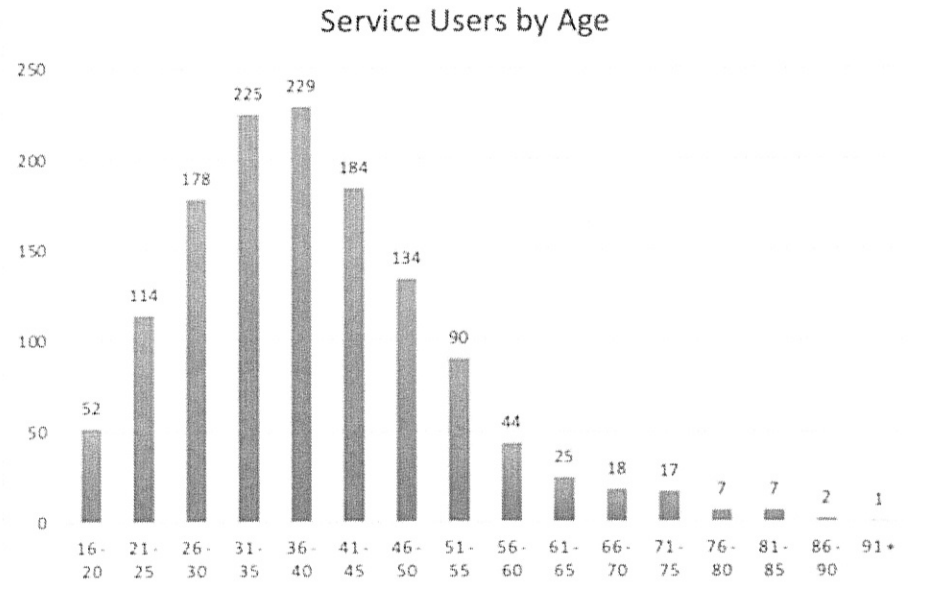
BCWA views domestic abuse as a gendered issue and the vast majority of victims are women and girls, however, we acknowledge that men can also become victims of abuse. Approximately 4.5% of our service users are men and transgender women and men accessing IDVA support, our mainline or domestic abuse One Stop Shop.

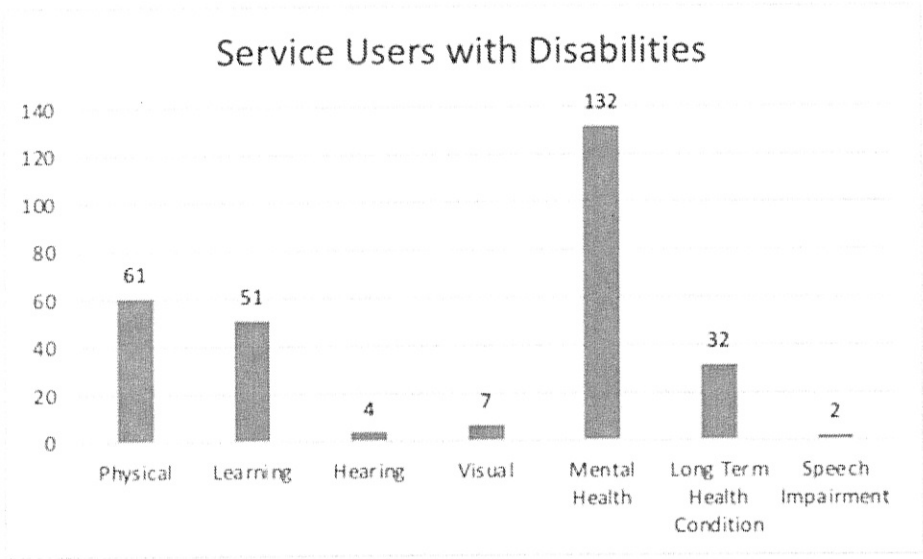
BCWA supports a diverse group of clients, primarily aged 26–45, clients range from 16 to over 90 years of age. Many clients face additional vulnerabilities such as mental and physical health issues, substance misuse, and criminal justice involvement. Immigration status adds complexity, with over a quarter of clients navigating legal uncertainties. Access to public funds is a major barrier, with 10% not able to access public funds, underscoring the importance of BCWA's advocacy for those with no recourse to public funds (NRPF).

Over 40% of clients reported disabilities, with mental health issues being most common. While most identified as heterosexual, BCWA also serves LGBTQ+ individuals, offering inclusive support.

Our Service Users by ethnicity, age and disability:







Our Services

In 2024/25 we provided individual, tailored support to over 1,300 women, children and men impacted by domestic abuse, excluding those that rang our mainline for one off support.

There were 1,786 calls to our mainline from April 2024 to March 2025, a non-judgemental advice, referrals and signposting service. This line is open to professionals, survivors and third parties, which may be the friends or family of survivors. This service is a crucial lifeline for survivors but remains unfunded. With a staggering 37% increase in the number of clients supported during 2024/25, there is an urgent need to invest further in this service.

The ability to offer the right support at the right time remains our key priority and we will continue to seek sustainable funding sources for these core services.

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

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Refuge Based Services

The demand for refuge-based support remains high. During 2024/25 we ran 9 refuges for women and their children that can support 54 women and up to 78 children at any given time, as well as 10 (11 from March 2025) move-on properties, which accommodate a total of 11 women and their children. The 54 refuge spaces represent roughly 6% of all London refuge spaces.

96 women and 82 children entered our refuge services in 2024/25. 18 of these women were part of our No Recourse to Public Funds (NRPF) refuge service, which equates to around 19% of the women in this service, compared with a London average of only 8%.

Typically, a woman stays in a refuge for six months. A specialist Refuge Support Officer will provide support for women around domestic abuse, physical and mental wellbeing, housing, benefit applications, education, training and employment, emotional support and signposting to other services for any other issues relevant to each case.

Resettlement support and advice is an important part of the process, as well as helping women to manage budgets and plan their own lives. All women in refuge benefitted from support through this service in 2024/25.

Women in refuge often arrive severely traumatised, having suffered physical, emotional, mental and other forms of abuse, with almost all our service users also having experienced coercive or financial control. This leads to low self-esteem and impacts mental and physical wellbeing. Our communal refuges provide women and their children with a bedroom of their own, communal living areas, a shared kitchen and laundry facilities. All are safe and supported and provide a homely environment. Quality accommodation is important to help make women feel at home.

Children in Refuge

The majority of children living in abusive homes are aware of the abuse being perpetrated and will often hear it or see it going on. In households with children, 90% of the time children are either in the same room or next to the room where the abuse takes place. Being exposed to domestic abuse has a significant effect on children, with impacts that can last a lifetime.

Our specialist child support workers, funded by Children in Need, alleviate the traumatic effects of domestic abuse through practical support and play activities with the children in our refuges. Activities include play sessions for pre-school children and those awaiting a school place, as well as after school/homework clubs. Staff can also provide one to one support based on individual needs.

BCWA also has a Therapeutic Child Support Officer who supports children in our refuges, with expert care for children from families facing multiple disadvantages. 57 children were provided with therapeutic support in 2024/25.

The children and young people's team also provides activities and organise trips for families in refuge during the holidays, such as visits to museums and to the seaside. These activities provide a chance for mothers and their children to bond, recover from the stress and trauma they have experienced and make new memories experiencing activities they may not have been able to do whilst living with their perpetrators. They can also help to instil independence for mothers who might have little experience taking their children to different places or using public transport.

Safebeds Scheme

Safebeds is a service that allows women with no recourse to public funds to be placed in safe refuge accommodation quickly and easily, where funding is available through local authorities' social care departments, the Home Office or other funding schemes.

This enables us to support women who find themselves in distress, but who do not qualify for the normal support mechanisms that have been put in place for victims of domestic abuse. Safebeds provides temporary, safe accommodation for women and children who might otherwise be placed in expensive, unsuitable and unsafe accommodation, without specialist support, such as hostels and B&Bs.

In 2024/25 we supported 11 clients through our Safebeds scheme.

Safer Futures Move-on Accommodation

The Safer Futures project was completed during 2024/25, during which the organisation purchased the final property to be run as move-on accommodation. A total of 11 self-contained flats enable survivors to have secure accommodation and continue to receive support for up to two years after exiting our emergency accommodation (refuges). These properties also provide additional support options for families that cannot easily be supported in communal refuges, in addition to providing for those who need longer term support beyond their time in an emergency refuge.

A total of 11 women and their children were supported in these properties during the year to end of March 2025.

This project was made possible with the help of a £2.75m loan from Social and Sustainable Capital (SASC) and a £50,000 grant from LandAid.

Client Welfare

Many refuge clients come to refuge with short term emergency needs, including emergency food, clothing or travel for essential appointments. Often, they lack the funds to pay for these items due the financial abuse they have experienced and long delays in receiving benefits. Furthermore, when leaving BCWA accommodation, clients are often offered unfurnished apartments. BCWA therefore provide them with a 'move on pack' which includes the basics an individual might need in their new home. BCWA fundraise actively to cover these essential expenses and is grateful for the support received from the local and wider community.

Community and Outreach Services

Support Line and Outreach Support

BCWA offers a confidential support line for anyone needing advice on domestic abuse and information on our services. This line also offers signposting to other services where appropriate. This continues to be a vital lifeline for survivors picking up the phone to seek support for the first time: in 2024/25 we received over 1100 calls from survivors, and a further 620 from other callers such as professionals or the friends or family of survivors hoping to support their loved one.

A large number of survivors will go on to be supported by our community outreach team through one-to-one support. 220 survivors accessed this service in 2024/25. The service provides non-judgemental support and advice to survivors who are not living in our refuges. Our outreach work can provide local knowledge and networks to refer and signpost women to the appropriate services in the community. This service can act as a stepping-stone for women that enables them to engage with support and make that crucial first step away from an abusive relationship.

Our outreach officers and those answering our support line are frequently the first people a survivor discloses their abuse to. Receiving the right support at this stage is crucial to a survivor's journey – without it they may be discouraged from reaching out for help again.

There is a high demand for our outreach services, but it remains significantly underfunded and under-resourced. This limits BCWA's ability to support all those who reach out to help, with many services limited to only those at the highest risk of harm. Due to the significant increase in the number of callers to our mainline, BCWA will be ending outreach support from April 2025, shifting the focus to providing a first line of support through our mainline service, which will include safety planning, risk assessment, referral and signposting options.

Bromley VAWG (Violence Against Women and Girls) Services

During 2024/25 BCWA delivered Violence Against Women and Girls services commissioned by the London Borough of Bromley which supports all victims of domestic abuse living in Bromley. The service offering comprises:

Bromley Domestic Abuse One Stop Shop

A free and confidential weekly online advice session. Representatives from BCWA, Bromley Housing Options, Family Law Solicitors and Housing Solicitors are available, with survivors able to speak to advisors directly when calling the service. The demand for this service continues to increase with 571 clients supported in 2024/25.

Domestic Abuse Support Groups

BCWA's support groups for survivors of domestic abuse offer both learning about domestic abuse and an empathetic environment to share experiences with those who have also experienced abuse. Over the course of the programme, facilitators offer a broad overview of the psychological and emotional effects of domestic abuse on women and their children who have lived with domestic abuse in any of its forms.

Women who have attended the programmes report an increased understanding of domestic abuse and ability to deal with abusive behaviour, better understanding of the effects on children and increased self-esteem and confidence. 231 women accessed group support in 2024/25. Groups have been delivered face to face as well as online, allowing more women to access them regardless of circumstances.

IDSVA (Independent Domestic and Sexual Violence Advocate) Service Bromley

BCWA continues to deliver this service on behalf of the London Borough of Bromley. IDSVAs support and advocate for high-risk survivors of domestic abuse within the borough. Anyone referred to the service is assessed for risk and needs, and is supported in a one-to-one setting or, where relevant, referred to other, more suitable support services.

The demand for this service remains high: with 674 survivors supported by the service in 2024/25.

Whilst BCWA views domestic abuse as a gendered form of abuse, we acknowledge that men can also become victims of abuse and some of our commissioned services including the One Stop Shop and IDSVA service are open to men. In 2024/25, 38 men were supported through our IDSVA service.

Iris Service (Croydon)

Part of a national programme, our IRIS (Identification and Referral to Improve Safety) service advocates work in partnership with GP surgeries and offer tailored training on domestic abuse to all staff.

IRIS Croydon

BCWA continued to deliver the IRIS programme in Croydon throughout 2024/25 in partnership with the Croydon Family Justice Centre (FJC), training GP surgeries and practice staff, as well as managing referrals that are sent through to BCWA from the surgeries as a result of this work.

Following successful training of 67 healthcare professionals across 23 GP surgeries, 122 referrals were received by the service in 2024/25.

Despite the success of the project, the service closed on 31/3/2025 due to lack of funding.

IRIS Bromley

In 2024/25 we launched IRIS in Bromley, commissioned by the Southeast London Integrated Care Board (SE London ICB). Commencing in October 2024, we have reached 34 of the 44 GP surgeries locally, trained 57 staff and received 73 referrals to the end of March 2025.

Services for Children and Young People

Young People's Service

Our work supporting young people in the community is funded by the National Lottery Community Fund (NLCF).

BCWA has a range of services aimed at supporting young people who have experienced domestic abuse or who may be vulnerable to it. This work includes both direct support for survivors, and proactive preventative work to support young people to form positive healthy relationships as they grow into adulthood.

Our young people's work includes one to one sessions, support groups and activity groups where young people can undertake creative and therapeutic activities in a safe space. Referrals can be either self-referrals from young people themselves, or from the schools and other agencies we work with closely.

As part of our prevention work we also deliver training and awareness sessions for young people in education settings, and anyone working with young people or their families. Our work in schools expanded again in 2024/ 25, increasing by 85% to **6,677** (1,538 in 2022/23 and 3,590 in 2023/24).

In 2024/25 **81** young people were supported in one to one and support group settings through this service.

This work has proven crucial to early intervention and prevention. Due to the incredible success of the project, we will be seeking sustainable funding for this work, when the project period funded by the NLCF ends in June 2025.

Work in Primary Schools

As nearly one in every three women suffer some form of domestic abuse in their lifetime, each primary school class will include children who have some experience of abuse in the home. We continue to work with schools to offer 'Helping Hands', a support programme developed by Northern Irish Women's Aid. This runs over 6 weeks in a child's school to help children understand their right to feel safe at all times, learn to cope with and express difficult feelings and emotions, and how behaviour choices can affect others.

We used financial reserves to keep this essential service running throughout the year and supported 20 children in primary schools. Feedback from schools showed improved confidence and self-esteem in the children who participated in the groups and a lessening of symptoms associated with trauma and abuse. This project supports children when it matters and aims to help them build healthy relationships in their future. It is in urgent need of funding in order to continue to support at-risk children.

"I like that I got to share my feelings with people that I really trust." – Child who attended the Helping Hands programme.

Specialist Support Services

Support for Women with No Recourse to Public Funds (NRPF)

This project continued through 2024/25 across Bromley and Croydon, aiding women to address barriers to support and helping them to regularise their immigration status to access public funds, which in turn allows them to access refuge support.

57 women, an increase from 40 in 2023/24, started their journey with our NRPF outreach service in 2024/25.

BCWA anticipates its application for accreditation by the Office of the Immigration Services Commissioner (OISC) to be approved in 2024/25. This would allow accredited members of the team to provide basic immigration advice, allowing us to reach more survivors who need this expert support on their journey to independence.

Support for Japanese Citizens

BCWA has supported Japanese survivors of domestic abuse living in the UK since 2019. The Japanese Foreign Ministry and the Japanese Embassy London recognise the difficulties experienced by the Japanese citizens who become victims of domestic abuse abroad and the need to provide tailored services. Japanese citizens are often unaware of their rights in relation to domestic abuse, can experience a language barrier, and are at risk of having no access to benefits (NRPF) once they leave their partner, if their immigration status relies on a spousal visa. A trained outreach worker supports and advises clients in their mother tongue and signposts to services across the UK. There were 31 women and 1 man who accessed this service as new clients in 2024/25.

Therapeutic Counselling Service

Experiencing the significant trauma of domestic abuse can severely impact the mental wellbeing of a survivor. The rise in mental health needs in the general population since the Covid pandemic alongside the continual oversubscription of and long waiting lists for community mental health services has meant that BCWA clients have often found many barriers when trying to access timely and appropriate support.

In response to this, BCWA developed an in-house counselling service which became fully operational in 2023/24. The service involves a clinical lead alongside volunteer and trainee counsellors who are trained in supporting survivors of domestic abuse, enabling survivors to explore their experiences in a confidential and non- judgemental space. 61 women started their counselling journey with this service in 2024/25.

We are member of the BACP and work within their ethical framework. In November 2023 we were awarded £194,000 over three years from the Henry Smith trust to continue this essential service.

BCWA also sought further support for survivors who have complex mental health needs or diagnoses that may be beyond the current capacity of the in-house service. In March 2024, we were awarded £6,000 from Southeast London Mind to fund external counselling support for clients that need it.

Partnership working

BCWA works closely with our partner organisations including the London Borough of Bromley and the London Borough of Croydon, including the Croydon Family Justice Centre. We participate in VAWG Forums, Multi- agency Risk Assessment Conference ("MARAC"), the Children and Families Voluntary Sector Forum, Child Protection Conferences and the Voluntary Sector Strategic Network. We work with Adult and Children's Services, Children Centres, Victim Support, Citizens Advice Bureau, our registered social landlords, (Optivo, Hyde and A2 Dominion) and the Community Safety Unit.

Partnership work includes training sessions held with community organisations who may be in contact with survivors of abuse. This includes 20 training sessions held over 2024/25 with council workers and school staff, spanning topics such as coercive control, domestic abuse and the criminal justice system, and the effects of domestic abuse on children. It also includes unfunded training conducted with partners in the community. Whilst not all this work is funded, it forms an important part of our work of early intervention and prevention of domestic abuse. When more members of the community may be able to spot the signs of abuse and provide appropriate support to disclosures, this can increase the likelihood of survivors being able to access quality support when they need it.

BCWA has also built strong working relationships with local health care providers, schools, mental health teams and other voluntary organisations, such as Bromley Brighter Beginnings and food banks. Organisations such as these generously provide essential supplies to our clients, whether having just fled abuse (often with very few of their belongings), moving on to their next step to live independently after refuge or just needing an extra helping hand.

The work of BCWA would not be possible without the financial and other support from Bromley and Croydon councils, the Greater London Authority, the National Lottery Community Fund, Children in Need, The Mayor's Office for Policing and Crime ("MOPAC"), the London Community Foundation and generous donations by other trusts, community organisations, individuals and businesses.

Memberships and affiliations

In February 2023 BCWA was awarded the Women's Aid Federation's Quality Mark. BCWA is affiliated to Women's Aid Federation England and attends or assists with events and networking through this affiliation.

In 2022 BCWA became registered with the Regulator for Social Housing (RSH) and a member of the National Housing Federation.

In late 2022 BCWA became a visa sponsor, enabling us to sponsor employees that do not have working status in the UK, or whose previous visa is ending. Holding the licence enables us to ensure we have an inclusive hiring process and can retain staff that may be qualified and experienced but may have immigration restrictions or a complex personal situation.

As mentioned above, we anticipate our application to be accredited with the Office of the Immigration Services Commissioner (OISC) to be approved in 2024/25. This will allow us to offer level one immigration advice to clients.

Personnel

The trustees would like to put on record their appreciation for the dedicated work of our staff and volunteers. BCWA could not function without the combined efforts of staff, volunteers and trustees. Many of our volunteers, members of staff and trustees have first- or second-hand experience of domestic abuse themselves, and we are grateful for the generosity of these team members for supporting a cause so close to them.

The team are provided with regular training to ensure ongoing staff development and the continual delivery of a professional, high-quality service. At 31/3/2025, there were 47 members of staff in total.

Our volunteers are crucial to the delivery of our community and refuge-based services, as well as helping with administrative work, fundraising, coordinating donations and assisting with resettlement. We also greatly value the hard work and commitment of the social work students who come to BCWA for placement work during their studies. They are highly valued members of the team, providing support to women in refuge and those contacting our mainline.

Public benefit

By providing the services described above, BCWA is fulfilling the Public Benefit requirements of being a registered charity.

Women experiencing domestic abuse are significantly more likely to experience mental health issues and substance misuse as consequences of the abuse experienced, and thus significant dependence on health and other support services. Children and young people witnessing domestic abuse have an increased risk of a negative impact on their mental and physical wellbeing and development, thus placing a greater burden on public services such as schools, the police, social services and criminal justice system. There is a disproportionate prevalence of domestic abuse in child protection cases and children are more likely to perform poorly at school, suffer mental health and other issues both as children and in later life.

The work that we do helps to minimise the impact of domestic abuse on families in Bromley and Croydon and beyond, by supporting and empowering women to move forward with their lives. If we were unable to provide these services, not only would risk of death and serious injury increase dramatically, but women and children would also need to rely heavily on hard pressed statutory services and other service providers to tackle the emotional, social and resource costs involved in the fallout of unsupported domestic abuse.

Women's Aid's *Investing to Save* report found that "for every pound invested in domestic abuse support services we will see a saving to the public purse of at least £9", due to the provision of specialist support, the reduction of the burden on statutory services, and the reduced risk of significant harm to the survivor, which can lead to further care being needed. (Women's Aid. (2023) Investing to save: the economic case for funding specialist domestic abuse support. Bristol: Women's Aid.)

Achievements and performance

Financial review

The Charity has reviewed its reserves policy for 2025-26 and the Trustees consider that reserves should be held at a level that enables it to withstand a fluctuation in funding, cope with unforeseen demand and ensure good maintenance of its properties.

The primary function of the reserves (contingency fund) is to enable BCWA to survive in the event of unforeseen financial problems for a length of time sufficient to enable those problems to be resolved. The Board has considered individual projects and income sources and designated an amount that will enable the Charity to either wind up services or continue to run for a period of 6 months until further funding has been secured. Due to the unique nature of our services and responsibilities to both services users and social landlords and the management and maintenance of our own property, a contingency fund of £499,097 is considered necessary by the Trustees to cover the following:

- Working Capital to cover delays in funding receipts (£374,718).
- Potential loss of rental income (£74,379). This would allow the charity to continue operating at a loss whilst a new source of income is secured.
- Potential building maintenance and risk management costs to the freehold property not covered by insurance (£50,000).

On 31 March 2025, the amount held at bank was £608,883. This will allow the organisation to withstand short term fluctuations in funding.

Income and Expenditure

Bromley & Croydon Women's Aid is funded from a range of sources:

- Rent and service charge income from refuge accommodation.
- Statutory funding in the form of a contract for refuge support services with Bromley Council, a contract for the delivery of VAWG services and funding from the GLA's (Greater London Authority) Domestic Abuse Safe Accommodation fund, including funding from this fund allocated to the London Borough of Croydon, the South West London and the South East London Integrated Care Boards and the Bromley Innovation Fund.
- Charitable income from grant-giving bodies including the National Lottery Community Fund, Children in Need, the London Community Foundation, The Henry Smith Foundation, The L'Oréal Fund for Women, the City Bridge Trust, the Caerlow Trust, Southeast London Mind and other trusts and foundations.
- As well as a contract with the Embassy of Japan in the UK, churches, community groups, businesses in Bromley and donations from private individuals.

Properties purchased between 2012 and 2025 housing 13 independent refuges will help ensure organisational sustainability.

The Trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to these risks. Risks are prioritised on a risk register and are reviewed annually.

Appropriate systems and procedures have been put in place to manage the risks facing BCWA. Internal control risks are minimised by the implementation of procedures for the authorisation of all transactions. Procedures are in place to ensure compliance with health, safety and security of clients, staff, volunteers and visitors.

Appropriate insurance cover is in place.

BCWA has recognised the importance of further diversifying its income base and will continue to fundraise to develop services and sustain existing provision. Our fundraising team consists of the Fundraising Manager assisted by two part-time Fundraising Officers.

Service development will continue to focus on providing holistic, person-centred and trauma-informed services that meet the needs of our service users, ensuring that we put the needs and voices of our service users at the heart of everything we do.

Priorities for 2024/25 and beyond

- Explore expansion of our accommodation services to include refuge space tailored to women with access requirements including physical disabilities.
- Improve capacity for Support Line and Outreach support with sustainable funding.
- Develop and improve our service offering for children and young people.
- Improve and enhance co-production opportunities for service users.
- Expand our evaluation work and further develop our impact measurement framework.
- Diversify funding including development of community and corporate fundraising.

Structure, governance and management

The charity is a company limited by guarantee governed by its Articles of Association dated 27 January 2016. In 1975, it was registered as a charity with the Charity Commission. The Charity's Trustees updated its Articles of Association in September 2019 to meet current practice. The charity is to be administered by no less than four trustees but shall not be subject to any maximum. In the event of the company being wound up every member is required to contribute an amount not exceeding £10.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Ms H Laryea-Dyer	(Resigned 15 October 2024)
Ms E J Esteen	
Ms A Andrade	
Ms S J Caseberry	
Ms F Brownhill	
Ms L Johnson	
Ms C Warwick	
Ms D Hanley-Osborne	(Appointed 17 July 2024 and resigned 2 December 2024)

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

BCWA welcomes women to the Board who have the skills, dedication, enthusiasm, commitment to the ethos and aims of BCWA, to take overall responsibility for the organisation. Board members are Trustees of the charity and are Directors of the Company. BCWA actively encourages and facilitates representation and participation at Board level by survivors of domestic abuse including former service users.

When appropriate, we advertise for Board members in a number of ways including social media and other relevant websites and newsletter. We also use our contacts within the voluntary sector to make the opportunities known to foster equality of opportunity.

Board members are elected at the Annual General Meeting for a term of three years. Following this, they may stand for re-election.

BCWA has a Board of eight members who meet six times a year and who are responsible for the charity's overall management and strategic direction.

The Board is made up of volunteers with a variety of experiences and backgrounds, who give their time to attend meetings and support the activities of the organisation. They and the dedicated staff and operational volunteers are essential to the ongoing success of BCWA. We are extremely grateful to all of them for their invaluable contribution, which underpins our ability to provide much needed services to those that need it most in our communities.

Day-to-day responsibility is delegated to the CEO who is responsible for ensuring that BCWA delivers high quality services, meets contractual obligations and conditions of grant makers. The CEO manages activities with the staff team who deliver services to clients including those living in our nine refuges. The CEO maintains an organisational service improvement, quality systems and staff training plan which ensures that staff receive the training relevant to their role, needs of service users, contractual obligations and to ensure the charity meets its objectives. We purposely set the bar high. The CEO is supported by the Director of Operations, who oversees all frontline services and support service improvement, quality assurance and service development.

An employed Finance Manager provides regular management accounts to the Senior Management Team and Trustees, ensuring that the charity has appropriate arrangement for sound financial management, best practice, and that the key performance indicators in relation to financial management are met.

All prospective Board Members receive information about their legal obligations under Charity Law and Company Law. They also receive information regarding BCWA including the most recent annual report and audited accounts, and copies of all policies and procedures. They meet with the charity's CEO who provides an induction which includes training on key policies (including diversity and inclusion, confidentiality, complaints, whistle blowing, financial regulations, risk assessments and DBS Checks), a tour of BCWA sites and meetings with staff and service users.

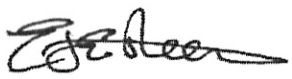
Board members are encouraged to attend relevant training in area such a governance, human resource management, financial management, and contractual compliance. The cost of this training is met by the charity.

All trustees have received a copy of the Charity Commission publication 'The Essential Trustee' and regular self-assessments are undertaken against the Charity Governance Code in order to review and evaluate the board's effectiveness.

Auditor

In accordance with the company's articles, a resolution proposing that Fawley Judge & Easton be reappointed as auditor of the company will be put at a General Meeting.

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



Ms E J Esteen
Trustee
Dated: 30 September 2025

BROMLEY AND CROYDON WOMEN'S AID LIMITED

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees, who are also the directors of Bromley and Croydon Women's Aid Limited for the purpose of company law, 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 Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BROMLEY AND CROYDON WOMEN'S AID LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	3	180,505	1,129,747	1,310,252	329,574	921,503	1,251,077
Charitable activities	4	1,404,528	-	1,404,528	1,249,378	-	1,249,378
Total income		1,585,033	1,129,747	2,714,780	1,578,952	921,503	2,500,455
Expenditure on:							
Charitable activities	5	1,610,216	1,129,747	2,739,963	1,570,222	929,833	2,500,055
Total expenditure		1,610,216	1,129,747	2,739,963	1,570,222	929,833	2,500,055
Net income/(expenditure)		(25,183)	-	(25,183)	8,730	(8,330)	400
Transfers between funds		-	-	-	(8,330)	8,330	-
Other recognised gains and losses:							
Other losses	10	(135)	-	(135)	-	-	-
Net movement in funds	6	(25,318)	-	(25,318)	400	-	400
Reconciliation of funds:							
Fund balances at 1 April 2024		1,622,457	-	1,622,457	1,622,057	-	1,622,057
Fund balances at 31 March 2025		1,597,139	-	1,597,139	1,622,457	-	1,622,457

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

BROMLEY AND CROYDON WOMEN'S AID LIMITED

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF BROMLEY AND CROYDON WOMEN'S AID LIMITED

Opinion
We have audited the financial statements of Bromley and Croydon Women's Aid Limited (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 charitable company'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 the 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 twelve 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 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 we do not express any form of assurance conclusion thereon. 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
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:
- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; 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 statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, 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 charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

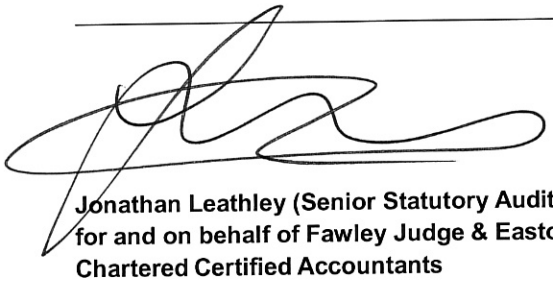
We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. 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 and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Jonathan Leathley (Senior Statutory Auditor)
for and on behalf of Fawley Judge & Easton
Chartered Certified Accountants
Statutory Auditor
1 Parliament Street
Hull
East Yorkshire
HU1 2AS

1 October 2025

Fawley Judge & Easton is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

BROMLEY AND CROYDON WOMEN'S AID LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	22		27,304		(53,267)
Investing activities					
Purchase of tangible fixed assets		-		(12,000)	
Purchase of investment property		(243,729)		(807,255)	
Net cash used in investing activities			(243,729)		(819,255)
Financing activities					
Repayment of bank loans		148,430		461,457	
Net cash generated from financing activities			148,430		461,457
Net decrease in cash and cash equivalents			(67,995)		(411,065)
Cash and cash equivalents at beginning of year			676,878		1,087,943
Cash and cash equivalents at end of year			608,883		676,878

BROMLEY AND CROYDON WOMEN'S AID LIMITED

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	11		1,265,818		1,312,417
Investment properties	12		2,689,128		2,445,399
			3,954,946		3,757,816
Current assets					
Debtors	13	436,149		354,306	
Cash at bank and in hand		608,883		676,878	
		1,045,032		1,031,184	
Creditors: amounts falling due within one year	15	(373,484)		(276,340)	
Net current assets			671,548		754,844
Total assets less current liabilities			4,626,494		4,512,660
Creditors: amounts falling due after more than one year	16		(2,994,355)		(2,855,203)
Provisions for liabilities			(35,000)		(35,000)
Net assets			1,597,139		1,622,457
Income funds					
Unrestricted funds			1,597,139		1,622,457
			1,597,139		1,622,457

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2025

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 30 September 2025

Ms E J Esteen
Trustee

Company Registration No. 03320296

1 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

2 Accounting policies

Charity information

Bromley and Croydon Women's Aid Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is .

2.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

2.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

2.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

2 **Accounting policies** **(Continued)**

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

2 Accounting policies **(Continued)**

2.5 Expenditure

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

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

All expenditure is recognised once there is legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs can not be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

2.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	4% and 10% on a straight line basis
Plant and equipment	20% on a straight line basis
Fixtures and fittings	25% on a straight line basis
Motor vehicles	25% on a straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

2.7 Investment properties

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

2.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

2.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

2 Accounting policies **(Continued)**

2.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2.11 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

2.12 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Accounting policies **(Continued)**

2.13 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025	**2025**	**2025**	2024	2024	2024
	£	**£**	**£**	£	£	£
Donations and gifts	180,505	1,129,747	1,310,252	329,574	921,503	1,251,077
Donations and gifts						
The National Lottery Community Fund /Community Organisations Cost of Living Fund	-	-	-	-	60,015	60,015
Croydon DASA	-	-	-	-	148,951	148,951
BBC Children in Need	-	40,000	40,000	-	40,000	40,000
The National Lottery Community Fund	-	148,319	148,319	-	141,527	141,527
The London Community Foundation	-	6,764	6,764	-	86,625	86,625
Innovation Fund	-	11,970	11,970	-	-	-
GLA/DASA	-	216,325	216,325	-	192,517	192,517
LHA	-	-	-	-	13,333	13,333
South West London Integrated Care Board	-	132,164	132,164	-	136,981	136,981
L'oreal Fund for Women	-	33,181	33,181	-	34,000	34,000
City Bridge Foundation	-	55,419	55,419	-	-	-
SE London ICB	-	22,379	22,379	-	-	-
Henry Smith Charity	-	62,559	62,559	-	-	-
LB of Bromley - Refuge	-	124,342	124,342	-	-	-
LB of Bromley- VAWG	233,840	-	-	-	-	-
Embassy of Japan	24,773	-	-	-	-	-
LB of Croydon	-	148,951	148,951	-	-	-
Trust for London	-	7,250	7,250	-	-	-
The Caerlow Trust	-	50,000	50,000	-	-	-
South East London (Bromley) ICB	-	70,124	70,124	-	-	-
Other	180,505	-	180,505	329,574	67,554	397,128
	180,505	1,129,747	1,310,252	329,574	921,503	1,251,077

4 Charitable activities

	Bromley VAWG Service	Japanese Outreach Service	Rental Income	Total 2025	Bromley VAWG Service	Japanese Outreach Service	Rental Income	Total 2024
	2025	2025	2025		2024	2024	2024	
	£	£	£	£	£	£	£	£
Sale of goods	233,840	24,773	1,145,915	1,404,528	236,130	16,559	996,689	1,249,378

5 Charitable activities

	Charitable Expenditure 2025 £	Charitable Expenditure 2024 £
Staff costs	1,558,311	1,330,678
Depreciation and impairment	46,599	41,200
Housing management and maintenance	570,019	663,013
Subcontracts	43,852	39,194
Staff Training	31,868	60,924
Staff Welfare	17,858	11,992
Recruitment	2,686	8,393
Other Housing Services	6,215	7,560
Travel and Subsistence	622	500
Advertising, Printing and Stationery	27,190	24,364
Audit Fees	4,380	4,380
Voluntary Expenses	6,390	7,434
Bank Charges and Interest	156,050	102,483
Legal & Professional	55,234	32,716
Other charitable expenditure	200,180	161,197
	2,727,454	2,496,028
Bad Debt	12,509	4,027
	2,739,963	2,500,055
Analysis by fund		
Unrestricted funds	1,610,216	1,570,222
Restricted funds	1,129,747	929,833
	2,739,963	2,500,055

6 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	46,599	41,199

7 Trustees

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

8 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Service delivery	36	36
Management and administation	8	8
Total	44	44

Employment costs	2025 £	2024 £
Wages and salaries	1,356,318	1,144,510
Social security costs	138,716	124,169
Other pension costs	63,277	61,999
	1,558,311	1,330,678

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,001 to £70,000	1	1

9 Taxation

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

10 Other gains and losses

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Gains/(losses) upon:		
Foreign exchange	135	-

11 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 April 2024	1,655,274	52,107	15,087	1,715	1,724,183
At 31 March 2025	1,655,274	52,107	15,087	1,715	1,724,183
Depreciation and impairment					
At 1 April 2024	342,857	52,107	15,087	1,715	411,766
Depreciation charged in the year	46,599	-	-	-	46,599
At 31 March 2025	389,456	52,107	15,087	1,715	458,365
Carrying amount					
At 31 March 2025	1,265,818	-	-	-	1,265,818
At 31 March 2024	1,312,417	-	-	-	1,312,417

12 Investment property

	2025
	£
Fair value	
At 1 April 2024	2,445,399
Additions through external acquisition	243,729
At 31 March 2025	2,689,128

The fair value of the investment property has been arrived at on the basis of the purchase price as they were purchased in the year.

	2025	2024
	£	£
Freehold	2,689,128	2,445,399

13 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Trade debtors	304,329	222,176
Other debtors	55,816	57,609
Prepayments and accrued income	76,004	74,521
	436,149	354,306

14 Loans and overdrafts

	2025	2024
	£	£
Bank loans	3,042,175	2,893,745
Payable within one year	47,820	38,542
Payable after one year	2,994,355	2,855,203

The long-term loans are secured by fixed charges over all the properties owned by Bromley and Croydon Womens Aid Limited.

15 Creditors: amounts falling due within one year

	Notes	2025	2024
		£	£
Bank loans	14	47,820	38,542
Other taxation and social security		73,798	48,620
Trade creditors		86,925	34,434
Accruals and deferred income		164,941	154,744
		373,484	276,340

16 Creditors: amounts falling due after more than one year

	Notes	2025	2024
		£	£
Bank loans	14	2,994,355	2,855,203

17 Provisions for liabilities

	2025	2024
	£	£
	35,000	35,000

Movements on provisions:

	£
At 1 April 2024 and 31 March 2025	35,000

18 Retirement benefit schemes

	2025	2024
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	63,277	61,999

18 Retirement benefit schemes **(Continued)**

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 March 2025
	£	£	£	£	£	£
General funds	1,622,457	1,585,033	(1,610,216)	-	(135)	1,597,139

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 March 2024
	£	£	£	£	£	£
General funds	1,622,057	1,578,952	(1,570,222)	(8,330)	-	1,622,457

20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds				Movement in funds		
	Incoming resources	Resources expended	Transfers	Balance at 1 April 2024	Incoming resources	Resources expended	Balance at 31 March 2025
	£	£	£	£	£	£	£
The National Lottery Community Fund	141,527	(141,577)	50	-	148,319	(148,319)	-
BBC Children in Need	40,000	(42,798)	2,798	-	40,000	(40,000)	-
Henry Smith	20,901	(22,125)	1,224	-	62,559	(62,559)	-
L'oreal Fund for Women	34,000	(34,000)	-	-	33,181	(33,181)	-
The National Lottery Community Fund/Community Organisations Cost of Living Fund	60,015	(60,020)	5	-	-	-	-
ICB	22,379	(22,379)	-	-	132,164	(132,164)	-
The London Community Foundation	86,625	(86,625)	-	-	6,764	(6,764)	-
Croydon DASA	148,951	(151,376)	2,425	-	216,325	(216,325)	-
SE London ICB	-	-	-	-	22,379	(22,379)	-
LB of Bromley - Refugee	-	-	-	-	124,342	(124,342)	-
LB of Croydon	-	-	-	-	148,951	(148,951)	-
Trust for London	-	-	-	-	7,250	(7,250)	-
The Caerlow Trust	-	-	-	-	50,000	(50,000)	-
South West London Integrated Care Board	136,981	(137,462)	481	-	-	-	-
South East London ICB	-	-	-	-	70,124	(70,124)	-
LHA	13,333	(13,333)	-	-	-	-	-
City Bridge Foundation	24,274	(24,899)	625	-	55,419	(55,419)	-
GLA	192,517	(193,239)	722	-	-	-	-
Innovation Fund	-	-	-	-	11,970	(11,970)	-
	921,503	(929,833)	8,330	-	1,129,747	(1,129,747)	-

21 Related party transactions

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

22 Cash generated from/(absorbed by) operations

	2025	2024
	£	£
(Deficit)/surplus for the year	(25,183)	400
Adjustments for:		
Foreign exchange differences	(135)	-
Depreciation and impairment of tangible fixed assets	46,599	41,200
Movements in working capital:		
(Increase) in debtors	(81,843)	(44,667)
Increase/(decrease) in creditors	87,866	(50,200)
Cash generated from/(absorbed by) operations	27,304	(53,267)

23 Analysis of changes in net (debt)/funds

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	676,878	(67,995)	608,883
Loans falling due within one year	(38,542)	(9,278)	(47,820)
Loans falling due after more than one year	(2,855,203)	(139,152)	(2,994,355)
	(2,216,867)	(216,425)	(2,433,292)

BROMLEY AND CROYDON WOMEN'S AID

England & Wales - Charity number 1068007

Accounts

Charity registration number 1068007

Company registration number 03320296 (England and Wales)

Bromley and Croydon Women's Aid Limited

Annual Report and Financial Statements

for the year ended 31 March 2024

BROMLEY AND CROYDON WOMEN'S AID LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms H Laryea-Dyer	
	Ms E J Esteen	
	Ms A Andrade	
	Ms S J Caseberry	
	Ms F Brownhill	(Appointed 5 July 2023)
	Ms L Johnson	(Appointed 20 September 2023)
	Ms C Warwick	(Appointed 29 November 2023)
	Ms D Hanley-Osborne	(Appointed 17 July 2024)
Charity number	1068007	
Company number	03320296	
Auditor	Fawley Judge & Easton Chartered Certified Accountants 1 Parliament Street Hull East Yorkshire HU1 2AS	

BROMLEY AND CROYDON WOMEN'S AID LIMITED

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BROMLEY AND CROYDON WOMEN'S AID LIMITED

BROMLEY AND CROYDON WOMEN'S AID LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 2 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

Our Objectives, as set out in our Articles of Association, are:

- To provide a place of safe refuge and support to women and children who have suffered or are victims of domestic violence; and

- All other activities related and pursuant to the relief of poverty and distress amongst women through the provision of social housing and any associated amenities.

The Need for Domestic Abuse Support Services

Domestic abuse kills two women every week in the UK. It is estimated that approximately 1 in 5 people 16 years and over (9.8 million) had experienced domestic abuse since the age of 16 years (data as of November 2023).

The Crime Survey for England and Wales estimated that 4.8% of adults aged 16 years and over experienced domestic abuse in the year to end March 2024. The National Policing Statement 2024 for Violence Against Women and Girls (VAWG) estimated that at least 1 in every 12 women will be a victim of VAWG every year in England and Wales, amounting to 2 million victims. However, they also acknowledged limitations to statistics like this, as there are many incidents that are not reported and are unknown to the police.

Only a small proportion of victim/survivors report abuse to the police. According to information published by Women's Aid Federation the Crime Survey of England & Wales (CSEW) data shows for the year ending March 2023, only 18.9% of women who had experienced partner abuse in the last 12 months reported the abuse to the police. Our own statistics reflect this with only 20% of women who accessed the Bromley based ID(S)VA service in the 12 months to end September 2021 having reported domestic abuse to the police. Consequently, we can assume that the real number of domestic abuse offences in both Bromley and Croydon are significantly higher than statistics show.

Domestic abuse takes many forms. It includes any incident of threatening behaviour, violence or abuse (psychological, physical, sexual, financial, or emotional) between adults who are or who have been intimate partners or family members, regardless of gender or sexuality. It affects all ages, and most victims are women due the gendered nature of violence against women and girls.
Approximately 95% of survivors report experiencing coercive control, which was recognised as an offence by the Serious Crime Act 2015.

BCWA recognises that there is no 'one size fits all' approach to domestic abuse and delivers servicers that are holistic, person-centred, trauma-informed and needs-led to ensure that all survivors receive the support they need.

We aim to provide high quality accommodation and community-based services to women and children experiencing and escaping domestic abuse. We focus on providing tailored support and recognise that many victim/survivors experience a range of intersecting disadvantages including those from the BAME community, those with insecure immigration status and those with additional support needs regarding mental or physical health. Our specialist services aim to alleviate the disproportionate barriers faced by clients facing multiple disadvantages.

2023 London Homelessness Award

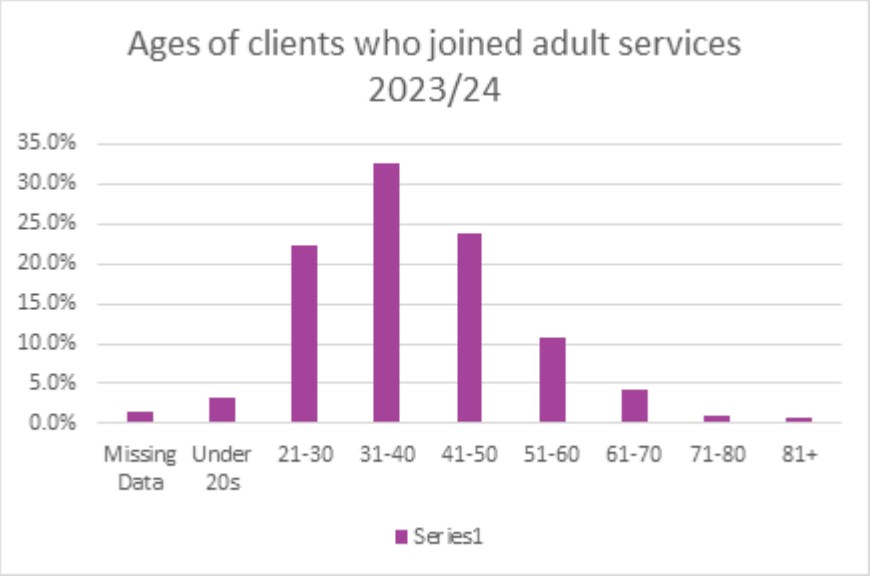
In November 2023, BCWA were awarded 3rd place in the 2023 London Homelessness Awards by the London Housing Foundation. The award was for BCWA's innovative SafeBeds scheme, working with women who have the *No Recourse to Public Funds* immigration status (often known as NRPF). This immigration status means an individual is unable to access most state benefits including housing benefit, and would therefore be severely restricted when looking for safe accommodation. Working with local authorities, the SafeBeds scheme has enabled BCWA to place women and children with NRPF in safe and secure supported accommodation, enabling them to leave their abuser.

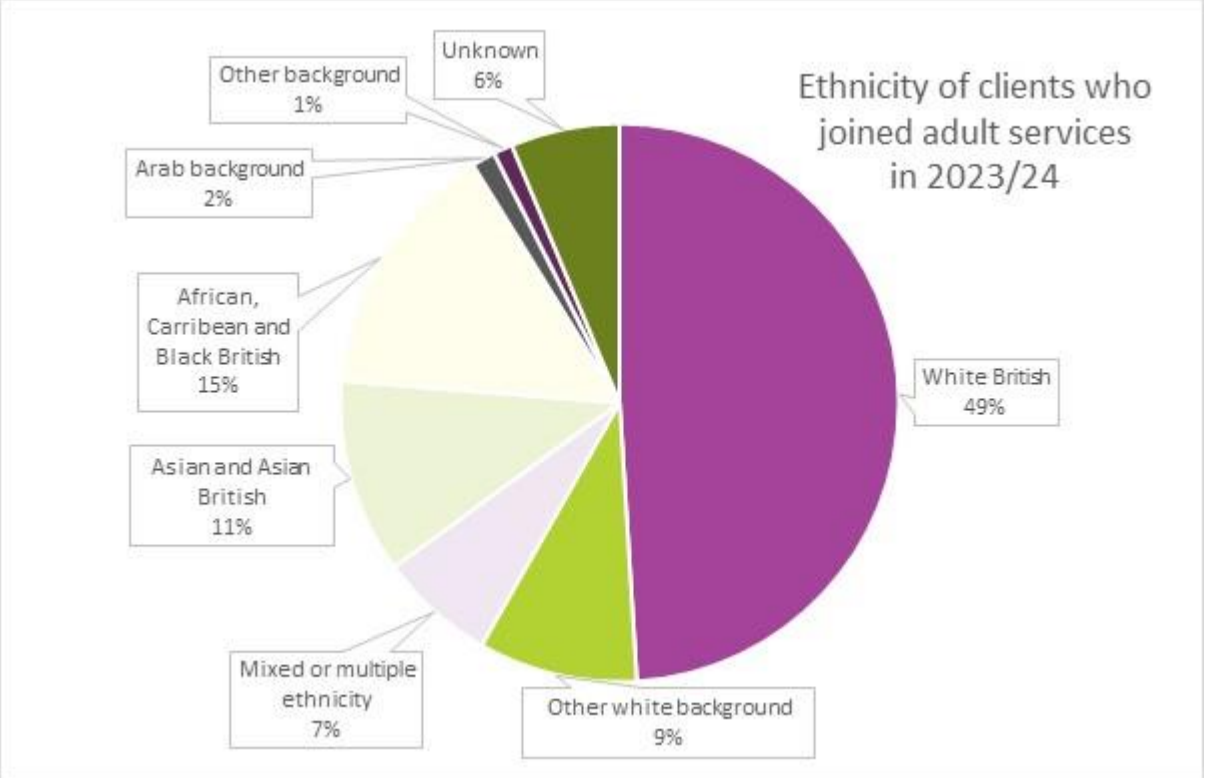
Our Service Users

Working across Bromley and Croydon, we serve a population of over 720,000 (2021 census), although many women come from further afield to access our services. This is especially true for refuges as well as our Japanese service which women from across the UK can access. We have provided support to over 1,300 children and men in our services in the year ending March 2024. In addition to this, 3590 children and young people attended our workshops in schools, we received over 1,300 calls to our mainline, 466 people used our One Stop Shop and 33 women received in-house counselling. Our local community is diverse which is reflectedin our service users, who are from a range of ethnic and cultural backgrounds.

BCWA views domestic abuse as a gendered issue and the vast majority of victims are women and girls, however, we acknowledge that men can also become victims of abuse. Approximately 4% of our outreachservice users are men accessing ID(S)VA support, our support line or domestic abuse one stop shop.

Our Service Users by age and ethnicity:





Our Services

The Covid-19 pandemic caused a huge increase in demand on our services over the last four years. In 2023-24 we provided support to over 1,300 women, children and men impacted by domestic abuse.

There were 1,344 calls to our support line from March 2023-April 2024, a non-judgemental advice, referrals and signposting service. This line is open to professionals, survivors and third parties, which may be the friends or family of survivors.

Despite the need for support and advice through our support line and outreach service, these services have attracted very little funding from statutory agencies or charitable trusts and foundation, likely overlooked in favour of more specialist services. The ability to offer the right support at the right time remains our key priority and we will continue to seek sustainable funding sources for these core services.

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

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

Refuge Based Services

The demand for refuge-based support remains high. In 2022/23, we ran 9 refuges for women and their children that can support 54 women and up to 78 children at any given time. By the end of March 2024 we ran 10 move-on properties, which accommodated a total of 12 women and their children throughout 2023-24. The 54 refuge spaces represent roughly 6% of all London refuge spaces.

105 women and 84 children entered our refuge services in 2023-24. 13 of these women were part of our NRPF refuge service, which equates to around 17.5% of the women in London accessing a refuge with this status.

Typically, a woman stays in a refuge for six months. A specialist Refuge Support Officer will provide support for women around domestic abuse, physical and mental wellbeing, housing, benefit applications, education, training and employment, emotional support and signposting for any other issues relevant to each case.

Resettlement support and advice is an important part of the process, as well as helping women to manage budgets and plan their own lives. 112 women benefitted from support through this service in 2023-24.

Women in refuge often arrive severely traumatised, having suffered physical, emotional, mental and other forms of abuse, with almost all of our service users also having experienced coercive or financial control. This leads to low self-esteem and impacts mental and physical wellbeing. Our communal refuges provide women and their children with a bedroom of their own, and communal living areas, a shared kitchen and laundry facilities. All are safe and supported and provide a homely environment. Quality accommodation is important to help make women feel at home.

Children in Refuge

The majority of children living in abusive homes are aware of the abuse being perpetrated and will often hear it or see it going on. In households with children, 90% of the time children are either in the same room or next to the room where the abuse takes place. Being exposed to domestic abuse has a significant effect on children, with impacts that can last a lifetime.

Our specialist Child Support Workers, funded by Children in Need, alleviate the traumatic effects domestic abuse through practical support and play activities with the children in our refuges. Activities include play sessions for pre-school children and those awaiting a school place, as well as after school/ homework clubs. Staff can also provide one to one support based on individual needs.

BCWA also has a Therapeutic Child Support Officer who supports children in our refuges, with expert care for children from families facing multiple disadvantages. 31 children were provided with therapeutic support in 2023- 24.

The Children and Young People's team also provide activities and organise trips for families in refuge during the holidays, such as visits to museums and to the seaside. These activities provide a chance for mothers and their children to bond, have fun, and make new memories experiencing activities they may not have been able to do whilst living with their perpetrators. They can also help to instil independence for mothers who might have little experience taking their children to different places or using public transport.

Safebeds Scheme

Safebeds is a service that allows women with NRPF status to be placed in safe refuge accommodation quickly and easily, where funding is available through local authorities' social care departments, the Home Office or other funding schemes.

This enables us to support women who find themselves in distress, but who do not qualify for the normal support mechanisms that have been put in place for victims of domestic abuse. Safebeds provides temporary, safe accommodation for women and children who might otherwise be placed in expensive, unsuitable and unsafe accommodation, without specialist support, such as hostels and B&Bs.

In 2023-24 we supported 13 clients through our safebeds

scheme.

Safer Futures Move-on Accommodation

The Safer Futures project continued to progress in 2023-24, in which the organisation is purchasing eleven dispersed properties to be run as move-on accommodation. This accommodation enables survivors to have secure accommodation and continue to receive support for up to two years after exciting our emergency accommodation. These properties also provide additional support options for families that cannot easily be supported in communal refuges, in addition to providing for those who need longer term support beyond theirtime in a refuge.

A resident who recently left the service said:

"Having the extra time in the safer futures property allowed me to access levels of support I would not have had time to in the communal refuges, such as exploring mental health concerns and potential learning disabilities that I was not aware of before but had always struggled with. I am thankful to my support worker for all of the help she gave me."

This project was made possible with the help of a £2.75m loan from Social and Sustainable Capital (SASC) and a £50,000 grant from LandAid.

Client Welfare

Many refuge clients come to refuge with short term emergency needs, including emergency foods, clothing or travel for essential appointments. Often, they lack the funds to pay for these items due the financial abuse they have experienced and long delays in receiving benefits. Furthermore, when leaving BCWA accommodation, clients are often offered unfurnished apartments. BCWA therefore provide them with move on packs which includes the basics an individual might need in their new home. BCWA fundraise actively to cover these essentialexpenses and is grateful for the support received from the local and wider community.

Community and Outreach Services

Support Line and Outreach Support

BCWA offers a confidential support line for anyone needing advice on domestic abuse and information on our services. This line also offers signposting to other services where appropriate. This continues to be a vital lifeline for survivors picking up the phone to seek support for the first time: in 2023-24 we received over 700 calls from survivors, and a further 599 from other callers such as professionals or the friends or family of survivors hoping tosupport their loved one.

A large number of survivors will go on to be supported by our community outreach team through one-to-one support. There were 150 survivors who joined this service in 2023-24. The service provides non-judgemental support and advice to survivors who are not living in our refuges. Our outreach works can provide with local knowledge and networks to refer and signpost women to the appropriate services in the community. This service can act as a stepping-stone for women that enables them to engage with support and make that crucial first step away from an abusive relationship.

Our outreach officers and those answering our support line are frequently the first people a survivor discloses their abuse to. Receiving the right support at this stage is crucial to a survivor's journey – without it they may be discouraged from reaching out for help again.

There is a high demand for our outreach services, but it remains significantly underfunded and under-resourced. This limits BCWA's ability to support all those who reach out to help, with many services limited to

only those at the highest risk of harm.

Bromley VAWG (Violence Against Women and Girls) Services

During 2023-24 BCWA delivered Violence Against Women and Girls services commissioned by the London Borough of Bromley which supports all victims of domestic abuse living in Bromley. The service offering comprises:

Bromley Domestic Abuse One Stop Shop

A free and confidential weekly online advice session. Representatives from BCWA, Bromley Housing Options, Family Law Solicitors and Housing Solicitors are available, with survivors able to speak to advisors directly when calling the service. The demand for this service continues to increase with 466 clients supported in 2023-24.

Domestic Abuse Support Groups

BCWA's Support Groups for survivors of domestic abuse offer both learnings about domestic abuse and an empathetic environment to share experiences with those who have also experienced abuse. Over the course of the programme, facilitators offer a broad overview of the psychological and emotional effects of domestic abuse on women and their children who have lived with domestic abuse in any of its forms.

Women who have attended the programmes report an increased understanding of domestic abuse and ability to deal with abusive behaviour, understanding of the effects on children and increased self-esteem and confidence. 162 women accessed group support in 2023-24. Groups have been delivered face to face as well as online, allowing more women to access them regardless of circumstances.

IDSVA (Independent Domestic and Sexual Violence Advocate) Service Bromley

BCWA continue to deliver this service on behalf of the London Borough of Bromley. ID(S)VAs support and advocate for high-risk survivors of domestic abuse within the borough. Anyone referred to the service is assessed for risk and needs and is supported in a one-to-one setting or, where relevant, referred to other, more suitable support services.

The demand for this service remains high: with 731 joining the service in 2023-24.

Whilst BCWA view domestic abuse as a gendered form of abuse, we acknowledge that men can also become victims of abuse and some of our commissioned services including the One Stop Shop and ID(S)VA service are open to men. In 2023-24, 24 men were entered into our ID(S)VA service and 1 man into our Japanese service.

Iris Service (Croydon)

Part of a national programme, our IRIS (Identification and Referral to Improve Safety) advocates work inpartnership with GP surgeries and offer tailored training on domestic abuse to all staff.

BCWA continued to deliver the IRIS programme in Croydon throughout 2023-24 in partnership with the Croydon Family Justice Centre (FJC), training GP surgeries and practice staff, as well as managing referrals that are sent through to BCWA from the surgeries as a result of this work.

Following successful training of healthcare professionals across 21 GP surgeries, 42 referrals were accepted intoour IRIS Croydon service for support from BCWA in 2023-24.

In 2024-25 we will be expanding our work to cover surgeries in Bromley.

Services for Children and Young People

Young People's Service

Our work supporting young people in the community is funded by the National Lottery Community Fund (NLCF).

BCWA has a range of services aimed at supporting young people who have experienced domestic abuse or who may be vulnerable to it. This work both includes support for survivors, and proactive preventative work to supportyoung people to form positive healthy relationships as they grow into adulthood.

Our young peoples' work includes one to one sessions, support groups, and activity groups where young people can undertake creative and therapeutic activities in a safe space. Referrals can both be self-referrals from young people themselves, or from the schools and other agencies we work with closely.

As part of our prevention work, we also deliver training and awareness sessions for young people in education settings, and anyone working with young people or their families. Our work in schools expanded significantly in 2023-24, the team increasing the number of sessions held in schools by 68% compared to 2022-23.

Our young peoples' work includes children, teenagers and young adults from 11 – 25.

In 2023-24 120 young people were supported in one to one and support group settings through this service anda further 3,590 in-school attended awareness sessions in 2023-24 (1,538 in 2022-23).

Work in Primary Schools

As nearly one in every three women suffer some form of domestic abuse in their lifetime, each primary school class will have children who have some experience of abuse in the home. We continue to work with schools to offer 'Helping Hands' a support programme developed by Northern Irish Women's Aid. This runs over 6 weeks in a child's school to help children understand their right to feel safe at all times, learning to cope with and express difficult feelings and emotions, and how behaviour choices can affect others.

We used reserves to keep this essential service running throughout the year and supported 27 children in primary schools. Feedback from schools showed improved confidence and self-esteem of the children who participated in the groups and a lessening of symptoms associated with trauma and abuse. This project supports children when it matters and aims to help them build healthy relationships in their future. It is in urgent need of funding in order to continue to support at risk children.

"I like that I got to share my feelings with people that I really trust." – Child who attended the Helping Hands programme.

Specialist Support Services

Support for Women with No Recourse to Public Funds (NRPF)

This project continued through 2023-24 across Bromley and Croydon, aiding women to remove barriers to support and helping them to regularise their immigration status to access public funds, which in turn allows them to access refuge support.

40 women started their journey with our NRPF outreach service in 2023-24.

BCWA anticipates its application for accreditation by the Office of the Immigration Services Commissioner (OISC) to be approved in 2024-25. This would allow accredited members of the team to provide basic immigration advice, allowing us to reach more survivors who need this expert support on their journey to independence.

Support for Japanese Citizens

BCWA has supported Japanese survivors of domestic abuse living in the UK since 2019. The Japanese Foreign Ministry and the Japanese Embassy London recognised the difficulties experienced by the Japanese citizens who become victims of domestic abuse abroad and the need to provide tailored services. Japanese citizens are often unaware of their rights in relation to domestic abuse, can experience a language barrier, and are at risk of having NRPF status once they leave their partner, if on a spousal visa. A trained outreach worker supports and advises clients in their mother tongue and signposts to services across the UK. There were 34

women who accessed this service as new clients in 2023-24

Therapeutic Counselling Service

Experiencing the significant trauma of domestic abuse can severely impact the mental wellbeing of a survivor. The rise in mental health needs in the general population since the Covid pandemic alongside the continual oversubscription of and long waiting lists for community mental health services has meant that BCWA clients have often found many barriers when trying to access timely and appropriate support.

In response to this, BCWA developed an in-house counselling service which became fully operational in 2023-24. The service involves a clinical lead alongside volunteer and trainee counsellors who are trained in supporting survivors of domestic abuse, enabling survivors to explore their experiences in a confidential and non- judgemental space. 33 women started their counselling journey with this service in 2023-24.

We are member of the BACP and work within their ethical framework. In November 2023 we were awarded £194,000 over three years from the Henry Smith trust to continue this essential service.

Recognising however that our current service is still early in its development, in 2023-24 BCWA also sought further support for survivors who have complex mental health needs or diagnoses that may be beyond the current capacity of the in-house service. In March 2024, we were awarded £6,000 from South East London/ Bromley Lewisham and Greenwich Mind to fund external counselling support for clients that need it.

Partnership working

BCWA works closely with our partner organisations including the London Borough of Bromley and the London Borough of Croydon, including the Croydon Family Justice Centre. We participate in VAWG Forums, Multi-agency Risk Assessment Conference ("MARAC"), Children and Families Voluntary Sector Forum, Child Protection Conferences and the Voluntary Sector Strategic Network. We work with Adult and Children's Services, Children Centres, Victim Support, Citizens Advice Bureau, our registered social landlords, (Optivo, Hyde and A2 Dominion) and the Community Safety Unit.

Partnership works includes the training sessions held with community organisations who may be in contact with survivors of abuse. This includes 14 training sessions held over 2023-24 with council workers and school staff, spanning topics such as coercive control, domestic abuse and the criminal justice system, and the effects of domestic abuse on children. It also includes unfunded training done with partners in the community. Whilst not all this work is funded, it forms an important part of our work of early intervention and prevention of domestic abuse. When more members of the community may be able to spot the signs of abuse and provide appropriate support to disclosures, this can increase the likelihood of survivors being able to access quality support when they need it.

BCWA has also built strong working relationships with local health care providers, schools, mental health teams and other voluntary organisations, such as Bromley Brighter Beginnings and food banks. Organisations such as these generously provide essential supplies to our clients, whether having just fled abuse, often with very few of their belongings; moving on to their next step to live independently after refuge; or just needing an extra helping hand.

The work of BCWA would not be possible without the financial and other support from Bromley and Croydon councils, the Greater London Authority, the National Lottery Community Fund, Children in Need, The Mayor's Office for Policing and Crime ("MOPAC") and the London Community Foundation and generous donations by other trusts, community organisations, individuals and businesses.

Memberships and affiliations

In February 2023 BCWA was awarded the Women's Aid Federation's Quality Mark. BCWA is affiliated to Women's Aid Federation England and attends or assists with events and networking through this affiliation.

In 2022 BCWA became registered with the Regulator for Social Housing (RSH) and a member of the National Housing Federation.

In late 2022 BCWA became an visa sponsor, enabling us to sponsor employees that do not have working status in the UK, or whose previous visa is ending. Holding the licence enables us to ensure we have an inclusive hiring process and can retain staff that may be qualified and experienced but may have immigration restrictions or a complex personal situation.

As mentioned above, we anticipate our application to be accredited with the Office of the Immigration Services Commissioner (OISC) to be approved in 2024-25. This will allow us to offer level one immigration advice to clients.

Personnel

The trustees would like to put on record their appreciation for the dedicated work of our staff and volunteers. BCWA could not function without the combined effort staff, volunteers and trustees. Many of our volunteers, members of staff and trustees have first- or second-hand experience of domestic abuse themselves, and we are grateful for the generosity of these team members for supporting a cause so close to them.

The team are provided with regular training to ensure ongoing staff development and the continual delivery of a professional, high-quality service. At 01.04.24, there were 44 members of staff in total.

Our volunteers are crucial to the delivery of our community and refuge-based services, as well as helping with administrative work, fundraising, coordinating donations and assisting with resettlement. We also greatly value the hard work and commitment of the social work students who come to BCWA for placement work during their studies. They are highly valued members of the team, providing support to women in refuge and those contactingour support line.

Public benefit

By providing the services described above, BCWA is fulfilling the Public Benefit requirements of being a registered charity.

Women experiencing domestic abuse are significantly more likely to experience mental health issues and substance misuse as consequences of the abuse experienced, and thus significant dependence on health and other support services. Children and young people witnessing domestic abuse have an increased risk of a negative impact on their mental and physical wellbeing and development, thus placing a greater burden on public services such as schools, the police, social services and criminal justice system. There is a disproportionate prevalence of domestic abuse in child protection cases and children are more likely to perform badly at school, suffer mental health and other issues both as children and in later life.

The work that we do helps to minimise the impact of domestic abuse on families in Bromley and Croydon and beyond, by supporting and empowering women to move forward with their lives. If we were unable to provide these services, not only would risk of death and serious injury increase dramatically, but women and children would also need to rely heavily on hard pressed statutory services and other service providers to tackle the emotional, social and resource costs involved in the fallout of unsupported domestic abuse.

Women's Aid's *Investing to Save* report found that "for every pound invested in domestic abuse support services we will see a saving to the public purse of at least £9", due to the provision of specialist support, the reduction of the burden on statutory services, and the reduced risk of significant harm of the survivor, which can lead to further care being needed. (Women's Aid. (2023) Investing to save: the economic case for funding specialist domestic abuse support. Bristol: Women's Aid.)

Achievements and performance

Financial review

The Charity has reviewed its reserves policy for 2024-25 and Trustees consider that reserves levels should be held at a level that enables it to withstand a fluctuation in funding, cope with unforeseen demand and ensure good maintenance of its properties.

The primary function of the reserves (contingency fund) is to enable BCWA to survive in the event of unforeseen financial problems for a length of time sufficient to enable those problems to be resolved. The Board has considered individual projects and income sources and designated an amount that will enable the Charity to either wind up services or continue to run for a period of 6 months until further funding has been secured. Due to the unique nature of our services and responsibilities to both services users and social landlords and the management and maintenance of our own property, a contingency fund of £491,154 is considered necessary by the Trustees to cover the following:

- Working Capital to cover delays in funding receipts (£368,730).
- Potential loss of rental income (£72,424). This would allow the charity to continue operating at a losswhilst a new source of income is secured.
- Potential building maintenance and risk management costs to the freehold property not covered byinsurance (£50,000)

On 31 March 2024, the amount held at bank was £676,878. This will allow the organisation to withstand short term fluctuations in funding.

Income and Expenditure

Bromley & Croydon Women's Aid is funded from three major sources:

- Rent and service charge income from refuge accommodation.
- Statutory funding in the form of a contract for refuge support services with Bromley Council, a contract for the delivery of VAWG services and funding from the GLA's Domestic Abuse Safe Accommodation fund.
- Charitable income from grant-giving bodies including National Lottery Community Fund, Children in Need, the London Community Foundation, LHA, ICB, Henry Smith, L'Oréal, and other trusts and foundations, as well as churches, community groups, businesses in Bromley and donations from private individuals.

Properties purchased between 2012 and 2023 housing twelve independent refuges will help ensure organisational sustainability.

The Trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks. Risks are prioritised on a risk register and are reviewed annually.

Appropriate systems and procedures have been put in place to manage the risks facing BCWA. Internal control risks are minimised by the implementation of procedures for the authorisation of all transactions. Procedures are in place to ensure compliance with health, security and safety of clients, staff, volunteers and visitors.

Appropriate insurance cover is in place.

BCWA has recognised the importance of further diversifying its income base and will continue to fundraise to develop services and sustain existing provision. In 2023-24 we expanded our fundraising capacity through the recruitment of a second fundraiser.

Service development will continue to focus on providing holistic, person-centred service and trauma-informed services that meet the needs of our service users, ensuring that we put the needs and voices of our serviceusers at the heart of everything we do.

Priorities for 2024/25 and beyond



Explore the expansion of accommodation services to support those with additional access requirements.

Develop income streams from individual giving and community donors

Increase capacity for support line and outreach with sustainable funding

Build our communications and brand strategy to reach more survivors and influence change.

Develop and expand our evaluation work to further understand our impact and ensure service development is data driven

Structure, governance and management

The charity is a company limited by guarantee governed by its Articles of Association dated 27 January 2016. In 1975, it was registered as a charity with the Charity Commission. The Charity's Trustees updated its Articles of Association in September 2019 to meet current practice. The charity is to be administered by no less than four trustees but shall not be subject to any maximum. In the event of the company being wound up every member isrequired to contribute an amount not exceeding £10.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and upto the date of signature of the financial statements were:

Ms H Laryea-Dyer	
Ms E J Esteen	
Ms A Andrade	
Ms S J Caseberry	
Ms F Brownhill	(Appointed 5 July 2023)
Ms L Johnson	(Appointed 20 September 2023)
Ms C Warwick	(Appointed 29 November 2023)
Ms D Hanley-Osborne	(Appointed 17 July 2024)

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the companyand guarantee to contribute £1 in the event of a winding up.

BCWA welcomes women to the Board who have the skills, dedication, enthusiasm, commitment to the ethos andaims of BCWA, to take overall responsibility for the organisation. Board members are Trustees of the charity andare Directors of the Company. BCWA actively encourages and facilitates representation and participation at Board level by survivors of domestic abuse including former service users.

When appropriate, we advertise for Board members in a number of ways including social media and other relevant websites and newsletter. We also use our contacts within the voluntary sector to make the opportunities known to foster equality of opportunity.

Board members are elected at the Annual General Meeting for a term of three years. Following this, they may stand for re-election.

BCWA has a Board of eight members who meet six times a year and who are responsible for the charity's overall management and strategic direction.

The Board is made up of volunteers with a variety of experiences and backgrounds, who give their time to attendmeetings and support the activities of the organisation. They and the dedicated staff and operational volunteers are essential to the ongoing success of BCWA. We are extremely grateful to all of them for their invaluable contribution, which underpins our ability to provide much needed services to those that need it most in our communities.

Day-to-day responsibility is delegated to the CEO who is responsible for ensuring that BCWA delivers high quality services, meets contractual obligations and conditions of grant makers. The CEO manages activities withthe staff team who deliver services to clients including those living in our nine refuges. The CEO maintains an organisational service improvement, quality systems and staff training plan which ensures that staff receive the training relevant to their role, needs of service users, contractual obligations and to ensure the charity meets its objectives. We purposely set the bar high. The CEO is supported by the Director of Operations, who oversees all frontline services and support service improvement, quality assurance and service development.

An employed Finance Manager provides regular management accounts to the Senior Management Team and Trustees, ensuring that the charity has appropriate arrangement for sound financial management, best practice,and that the key performance indicators in relation to financial management are met.

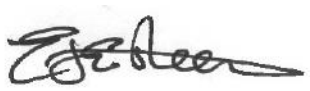
All prospective Board Members receive information about their legal obligations under Charity Law and CompanyLaw. They also receive information regarding BCWA including the most recent annual report and audited accounts, and copies of all policies and procedures. They meet with the charity's CEO who provides an inductionwhich includes training on key policies (including diversity and inclusion, confidentiality, complaints, whistle blowing, financial regulations, risk assessments and DBS Checks), a tour of BCWA sites and meetings with staff and service users.

Board members are encouraged to attend relevant training in area such a governance, human resource management, financial management, and contractual compliance. The cost of this training is met by the charity.

Auditor

In accordance with the company's articles, a resolution proposing that Fawley Judge & Easton be reappointed asauditor of the company will be put at a General Meeting.

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



Ms E J Esteen
Trustee
Dated: 30 September 2024

BROMLEY AND CROYDON WOMEN'S AID LIMITED

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2024

The Trustees, who are also the directors of Bromley and Croydon Women's Aid Limited for the purpose of company law, 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 Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements 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 charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BROMLEY AND CROYDON WOMEN'S AID LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BROMLEY AND CROYDON WOMEN'S AID LIMITED

Opinion

We have audited the financial statements of Bromley and Croydon Women's Aid Limited (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 charitable company's affairs as at 31 March 2024 and of itsincoming 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 the 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 twelve 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 therelevant sections of this report.

Other information

The other information comprises the information included in the annual 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 we do not express any form of assurance conclusion thereon. 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

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 financial statements is inconsistent in any material respect with the Trustees'report; 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 statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, 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 charitable company 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 influencethe economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company's members 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BROMLEY AND CROYDON WOMEN'S AID LIMITED



Jonathan Leathley (Senior Statutory Auditor)
for and on behalf of Fawley Judge & Easton 30 September 2024
Chartered Certified Accountants
Statutory Auditor
1 Parliament Street
Hull
East Yorkshire
HU1 2AS

Fawley Judge & Easton is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

BROMLEY AND CROYDON WOMEN'S AID LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	3	329,574	921,503	1,251,077	528,362	449,345	977,707
Charitable activities	5	1,249,378	-	1,249,378	975,956	-	975,956
Investments	4	-	-	-	472	-	472
Total income		1,578,952	921,503	2,500,455	1,504,790	449,345	1,954,135
Expenditure on:							
Charitable activities	6	1,570,222	929,833	2,500,055	1,443,611	469,759	1,913,370
Total expenditure		1,570,222	929,833	2,500,055	1,443,611	469,759	1,913,370
Net income/(expenditure)		8,730	(8,330)	400	61,179	(20,414)	40,765
Transfers betweenfunds		(8,330)	8,330	-	(4,371)	4,371	-
Net movement in funds	7	400	-	400	56,808	(16,043)	40,765
Reconciliation of funds:							
Fund balances at 1 April 2023		1,622,057	-	1,622,057	1,565,249	16,043	1,581,292
Fund balances at 31 March 2024		1,622,457	-	1,622,457	1,622,057	-	1,622,057

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

BROMLEY AND CROYDON WOMEN'S AID LIMITED

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	**11**		1,312,417		1,341,617
Investment properties	**12**		2,445,399		1,638,144
			3,757,816		2,979,761
Current assets					
Debtors	**13**	354,306		309,639	
Cash at bank and in hand		676,878		1,087,943	
		1,031,184		1,397,582	
Creditors: amounts falling due within one year	**15**	(276,340)		(324,014)	
Net current assets			754,844		1,073,568
Total assets less current liabilities			4,512,660		4,053,329
Creditors: amounts falling due after more than one year	**16**		(2,855,203)		(2,396,272)
Provisions for liabilities			(35,000)		(35,000)
Net assets			1,622,457		1,622,057
Income funds					
Unrestricted funds			1,622,457		1,622,057
			1,622,457		1,622,057

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2024

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024, although an audit has been carried out under section 144 of the CharitiesAct 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirementsof the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 30 September 2024

Ms E J Esteen
Trustee

Company Registration No. 03320296

BROMLEY AND CROYDON WOMEN'S AID LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024		2023	
		£	£	£	£
Cash flows from operating activities					
Cash absorbed by operations	22		(53,267)		(2,711)
Investing activities					
Purchase of tangible fixed assets		(12,000)		-	
Purchase of investment property		(807,255)		(1,638,144)	
Investment income received		-		472	
Net cash used in investing activities			(819,255)		(1,637,672)
Financing activities					
Repayment of bank loans		461,457		2,013,266	
Net cash generated from financing activities			461,457		2,013,266
Net (decrease)/increase in cash and cash equivalents			(411,065)		372,883
Cash and cash equivalents at beginning of year			1,087,943		715,060
Cash and cash equivalents at end of year			676,878		1,087,943

1 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

2 Accounting policies

Charity information

Bromley and Croydon Women's Aid Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is .

2.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

2.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

2.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met,the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

2 Accounting policies **(Continued)**

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

2 Accounting policies **(Continued)**

2.5 Expenditure

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

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

All expenditure is recognised once there is legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs can not be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

2.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over theiruseful lives on the following bases:

Freehold land and buildings	4% and 10% on a straight line basis
Plant and equipment	20% on a straight line basis
Fixtures and fittings	25% on a straight line basis
Motor vehicles	25% on a straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

2.7 Investment properties

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

2.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

2.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

2 Accounting policies **(Continued)**

2.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on anet basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2.11 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

2.12 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Accounting policies **(Continued)**

2.13 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£
Donations and gifts	329,574	921,503	1,251,077	528,362	449,345	977,707
Donations and gifts						
The National Lottery Community Fund /Community Organisations Cost of Living Fund	-	60,015	60,015	-	-	-
Croydon DASA	-	148,951	148,951	148,951	-	148,951
BBC Children in Need	-	40,000	40,000	-	39,709	39,709
The National Lottery Community Fund	-	141,527	141,527	-	106,197	106,197
The London Community Foundation	-	86,625	86,625	-	-	-
Innovation Fund	-	-	-	-	18,720	18,720
GLA/DASA	-	192,517	192,517	-	192,517	192,517
LHA	-	13,333	13,333	-	20,000	20,000
South West London Integrated Care Board	-	136,981	136,981	-	42,208	42,208
L'oreal Fund for Women	-	34,000	34,000	-	-	-
Other	329,574	67,554	397,128	379,411	29,994	409,405
	329,574	921,503	1,251,077	528,362	449,345	977,707

4 Income from investments

	Unrestricted funds 2024	Unrestricted funds 2023
	£	£
Interest receivable	-	472

5 Charitable activities

	Bromley VAWG Service	Japanese Outreach Service	Rental Income	Total 2024	Bromley VAWG Service	Japanese Outreach Service	Rental Income	Total 2023
	2024	2024	2024		2023	2023	2023	
	£	£	£	£	£	£	£	£
Sale of goods	236,130	16,559	996,689	1,249,378	200,000	16,559	759,397	975,956

-

6 Charitable activities

	Charitable Expenditure 2024 £	Charitable Expenditure 2023 £
Staff costs	1,330,678	1,056,689
Depreciation and impairment	41,200	39,399
Housing management and maintenance	663,013	478,330
Subcontracts	39,194	20,921
Staff Training	60,924	50,125
Staff Welfare	11,992	11,694
Recruitment	8,393	16,156
Other Housing Services	7,560	5,427
Travel and Subsistence	500	2,474
Advertising, Printing and Stationery	24,364	15,762
Audit Fees	4,380	4,380
Voluntary Expenses	7,434	2,820
Bank Charges and Interest	102,483	233
Legal & Professional	32,716	74,312
Other charitable expenditure	161,197	120,326
	2,496,028	1,899,048
Bad Debt	4,027	14,322
	2,500,055	1,913,370
Analysis by fund		
Unrestricted funds	1,570,222	1,443,611
Restricted funds	929,833	469,759
	2,500,055	1,913,370

7 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	41,199	39,399

8 Trustees

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

9 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Service delivery	36	33
Management and administation	8	8
Total	44	41

Employment costs	2024 £	2023 £
Wages and salaries	1,144,510	911,602
Social security costs	124,169	100,276
Other pension costs	61,999	44,811
	1,330,678	1,056,689

The number of employees whose annual remuneration was more than £60,000is as follows:

	2024 Number	2023 Number
£60,001 to £70,000	1	-

10 Taxation

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

11 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 April 2023	1,643,274	52,107	15,087	1,715	1,712,183
Additions	12,000	-	-	-	12,000
At 31 March 2024	1,655,274	52,107	15,087	1,715	1,724,183
Depreciation and impairment					
At 1 April 2023	301,658	52,107	15,087	1,715	370,567
Depreciation charged in the year	41,199	-	-	-	41,199
At 31 March 2024	342,857	52,107	15,087	1,715	411,766
Carrying amount					
At 31 March 2024	1,312,417	-	-	-	1,312,417
At 31 March 2023	1,341,616	1	-	-	1,341,617

12 Investment property

	2024
	£
Fair value	
At 1 April 2023	1,638,144
Additions through external acquisition	807,255
At 31 March 2024	2,445,399

The fair value of the investment property has been arrived at on the basis of the purchase price as they were purchased in the year.

	2024	2023
	£	£
Freehold	1,638,144	1,638,144

13 Debtors

Amounts falling due within one year:	2024 £	2023 £
Trade debtors	222,176	254,147
Other debtors	57,609	29,792
Prepayments and accrued income	74,521	25,700
	354,306	309,639

14 Loans and overdrafts

	2024 £	2023 £
Bank loans	2,893,745	2,432,288
Payable within one year	38,542	36,016
Payable after one year	2,855,203	2,396,272

The long-term loans are secured by fixed charges over all the properties owned by Bromley and Croydon Womens Aid Limited.

15 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Bank loans	14	38,542	36,016
Other taxation and social security		48,620	33,369
Trade creditors		34,434	74,344
Accruals and deferred income		154,744	180,285
		276,340	324,014

16 Creditors: amounts falling due after more than one year

	Notes	2024 £	2023 £
Bank loans	14	2,855,203	2,396,272

17 Provisions for liabilities

	2024 £	2023 £
	35,000	35,000

17 Provisions for liabilities	2024	(Continued) 2023
Movements on provisions:		
		£
At 1 April 2023 and 31 March 2024		35,000

18 Retirement benefit schemes

Defined contribution schemes	2024 £	2023 £
Charge to profit or loss in respect of defined contribution schemes	61,999	44,811

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which arenot subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
General funds	1,622,057	1,578,952	(1,570,222)	(8,330)	1,622,457

Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
General funds	1,565,249	1,504,790	(1,443,611)	(4,371)	1,622,057

20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds			Movement in funds			
	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Balance at 31 March 2024
	£	£	£	£	£	£	£	£
The National Lottery Community Fund	-	106,197	(106,197)	-	141,527	(141,577)	50	-
BBC Children in Need	-	39,709	(39,709)	-	40,000	(42,798)	2,798	-
Henry Smith	-	-	-	-	20,901	(22,125)	1,224	-
L'oreal Fund for Women	-	-	-	-	34,000	(34,000)	-	-
The National Lottery Community Fund/Community Organisations Cost of Living Fund	-	-	-	-	60,015	(60,020)	5	-
ICB	-	-	-	-	22,379	(22,379)	-	-
The London Community Foundation	-	-	-	-	86,625	(86,625)	-	-
Croydon DASA	-	-	-	-	148,951	(151,376)	2,425	-
BAME	-	29,994	(29,994)	-	-	-	-	-
South West London Integrated Care Board	-	42,208	(42,208)	-	136,981	(137,462)	481	-
LHA	-	20,000	(20,000)	-	13,333	(13,333)	-	-
City Bridge Foundation	16,043	-	(16,043)	-	24,274	(24,899)	625	-
GLA	-	192,517	(192,517)	-	192,517	(193,239)	722	-
Innovation Fund	-	18,720	(18,720)	-	-	-	-	-
	16,043	449,345	(465,388)	-	921,503	(929,833)	8,330	-

-

21 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

22 Cash generated from operations

	2024	2023
	£	£
Surplus for the year	400	40,765
Adjustments for:		
Investment income recognised in statement of financial activities	-	(472)
Depreciation and impairment of tangible fixed assets	41,200	39,399
Movements in working capital:(Increase) in debtors	(44,667)	(192,660)
(Decrease)/increase in creditors	(50,200)	110,257
Cash absorbed by operations	(53,267)	(2,711)

23 Analysis of changes in net (debt)/funds

	At 1 April 2023	Cash flows	At 31 March 2024
	£	£	£
Cash at bank and in hand	1,087,943	(411,065)	676,878
Loans falling due within one year	(36,016)	(2,526)	(38,542)
Loans falling due after more than one year	(2,396,272)	(458,931)	(2,855,203)
	(1,344,345)	(872,522)	(2,216,867)

BROMLEY AND CROYDON WOMEN'S AID

England & Wales - Charity number 1068007

Accounts

Charity registration number 1068007

Company registration number 03320296 (England and Wales)

Bromley & Croydon Women's Aid

Working to end domestic abuse

Bromley and Croydon Women's Aid Limited

Anual Report and Financial Statements

for the year ended 31 March 2023

BROMLEY AND CROYDON WOMEN'S AID LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms H Laryea-Dyer Ms E J Esteen Ms A Andrade Ms S J Caseberry
Charity number	1068007
Company number	03320296
Registered office	10 Aldersgate Street London England EC1A 4HJ
Auditor	Fawley Judge & Easton Chartered Certified Accountants 1 Parliament Street Hull East Yorkshire HU1 2AS

BROMLEY AND CROYDON WOMEN'S AID LIMITED

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BROMLEY AND CROYDON WOMEN'S AID LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

The Trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 2 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

Our Objectives, as set out in our Articles of Association, are:

- To provide a place of safe refuge and support to women and children who have suffered or are victims of domestic violence; and

- All other activities related and pursuant to the relief of poverty and distress amongst women through the provision of social housing and any associated amenities.

GSK Impact Award

In March 2022 BCWA was chosen from over 350 applicants as one of ten winners of the **2022 GSK Impact Award in partnership with The King's Fund**. In the award ceremony in June 2022, we were recognised for the difference we make in addressing health inequalities of women and children who experience domestic abuse. We are proud that the hard work and impact of our whole team has been recognised with this prestigious award and we are delighted to join a network of past winners.

The Need for Domestic Abuse Support Services

Domestic abuse kills two women every week in the UK, and 1 in every 4 women have experienced or experience abuse.

The Crime Survey for England and Wales year ending March 2022 estimated that 5.0% of adults aged 16 years and over (2.4 million) experienced domestic abuse in the year to end March 2022. It also found that the number of domestic abuse-related crimes has continued to increase in recent years with the March 2022 year-end figure 7.7% higher than the year ending March 2021, and 14.1% higher than the year ending March 2020.

Data reported by the Mayor's Office for Policing and Crime further demonstrates that domestic abuse cases remain high, with 95,268 domestic abuse offences reported in the year to March 2023. This represents a very small drop of 1.8%, but reported incidents remain significantly higher compared with pre-pandemic levels.

When looking at our local community, Croydon Borough has seen a drop in offences of 3.1%, however it remains sadly remains the London Borough with the highest number of domestic abuse cases with 5,020 reported offences.

The London Borough of Bromley saw only a small decline of 1.3% in reported offences with 2,677 reported in the 12 months to end March 2023.

By far the majority of women that access our services have not reported the abuse they experience to the police and only a small proportion of victim/survivors report abuse to the police across the country. According to information published by Women's Aid Federation the Crime Survey of England & Wales (CSEW) data shows for the year ending March 2018, only 18% of women who had experienced partner abuse in the last 12 months reported the abuse to the police. Our own statistics reflect this with only 20% of women who accessed the Bromley based IDVA service in the 12 months to end September 2021 had reported domestic abuse to the police. Consequently, we can assume that the real number of domestic abuse offences in both Bromley and Croydon are significantly higher than statistics show.

Domestic abuse takes many forms. It includes any incident of threatening behaviour, violence or abuse (psychological, physical, sexual, financial, or emotional) between adults who are or who have been intimate partners or family members, regardless of gender or sexuality. It affects all ages, and most victims are women due the gendered nature of violence against women and girls.

Approximately 95% of survivors report experiencing coercive control, which was recognised as an offence by the Serious Crime Act 2015.

BCWA recognises that there is no 'one size fits all' approach to domestic abuse and delivers servicers that are holistic, person-centred, trauma-informed and needs-led to ensure that all survivors receive the support they need.

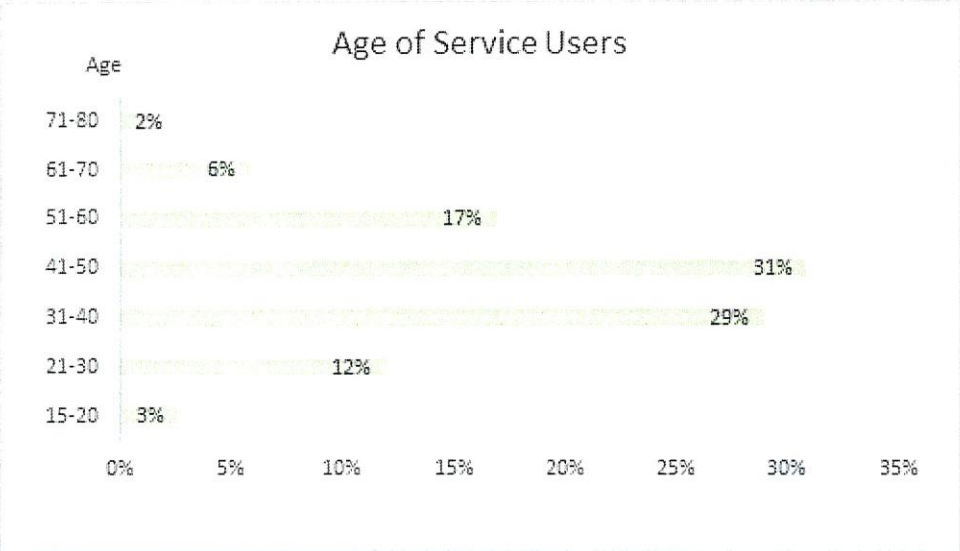
We aim to provide high quality accommodation and community-based services to women and children experiencing and escaping domestic abuse. We focus on providing tailored support and recognise that many victim/survivors experience a range of intersecting disadvantages including women from the BAME community and those with insecure immigration status. Our specialist services aim to alleviate the disproportionate barriers faced by clients facing multiple disadvantages.

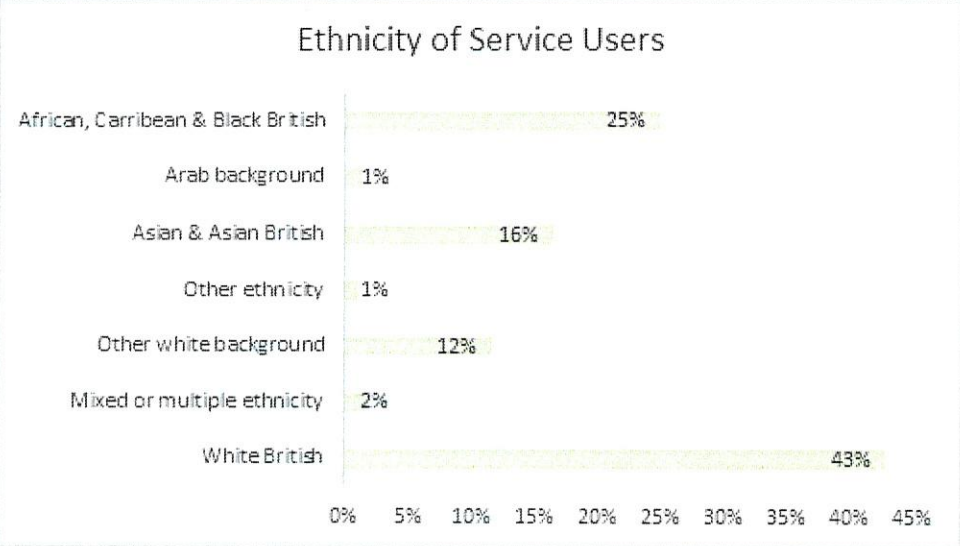
Our Service Users

Working across Bromley and Croydon, we serve a population of over 720,000, although many women come from further afield to access our services. This is especially true for refuges as well as our Japanese service which women from across the UK can access. We have supported 4,002 women, children and men in the year ending March 2023. Our local community is diverse which is reflected in our service users, who are from a range of ethnic and cultural backgrounds.

BCWA views domestic abuse as a gendered issue and the vast majority of victims are women and girls, however, we acknowledge that men can also become victims of abuse and approximately 1.5% of our service users are men accessing IDVA support, our support line or domestic abuse one stop shop.

Our Service Users by age and ethnicity:





Our Services

The Covid-19 pandemic caused a huge increase in demand on our services over the last three years, peaking in 2021/22 with a total of 4529 women supported. During the past year we supported a total of **4,002** survivors. This figure is lower than in the previous year, but still significantly above pre-pandemic levels.

This figure includes 1,609 adults that reached out to our support line, a non-judgemental advice, referrals and signposting service, and 258 that were supported by our outreach service.

Despite the need for support and advice through our support line and outreach service that together serve over 46% of all the survivors reaching out for help, these services have attracted very little funding from statutory agencies or charitable trusts and foundation, likely overlooked in favour of more specialist services. The ability to offer the right support at the right time remains our key priority and we will continue to seek sustainable funding sources for these core services.

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

Refuge Based Services

The demand for refuge-based support remains high. In 2022/23, we ran 9 refuges for women and their children that can support 54 women and up to 78 children at any given time. The 54 refuge spaces represent roughly 6% of all London refuge spaces.

129 women and 108 children stayed in our refuges during the 2022/23. Out of these, 83 women entered the refuge during the year, with 46 already residing in refuge at the beginning of the year. Statistics show that we placed roughly 8% of all women who entered refuge in 2022/23 including 7 women with No Recourse to Public Funds (NRPF) included in a total of 52 women that needed help with their immigration status.

We provide specialist support to women in refuge facing multiple disadvantages, recognising that these women often need more time with their support worker. In 2022/23 we supported 65 adults and 60 children in refuge who face multiple disadvantages, thanks to a grant from the GLS's Domestic Abuse Safe Accommodation Fund (DASA).

Typically, a woman stays in a refuge for six months. A specialist Refuge Support Officer will provide support for women around domestic abuse, physical and mental wellbeing, housing, benefit applications, education, training and employment, emotional support and signposting for any other issues relevant to each case.

Resettlement support and advice is an important part of the process, as well as helping women to manage budgets and plan their own lives. 109 women benefitted from support through this service.

Women in refuge often arrive severely traumatised, having suffered physical, emotional, mental and other forms of abuse, with almost all of our service users also having experienced coercive or financial control. This leads to low self-esteem and impacts mental and physical wellbeing. Our communal refuges provide women and their children with a bedroom of their own, and communal living areas, a shared kitchen and laundry facilities. All are safe and supported and provide a homely environment. Quality accommodation is important to help make women feel at home.

Children in Refuge

The majority of children living in abusive homes are aware of the abuse being perpetrated and will often hear it or see it going on. In households with children, 90% of the time children are either in the same room or next to the room where the abuse takes place. Being exposed to domestic abuse has a devastating impact on children and the effects can last for years.

Our specialist Child Support Workers, funded by Children in Need, alleviate the traumatic effects of domestic abuse through practical support and play activities with the children in our refuges. The Child Support Officers provide daily play sessions for pre-school children and those awaiting a school place. An after school/ homework club takes place twice a week and staff provide one to one support based on individual needs.

In 2022/23 we introduced a Therapeutic Child Support Officer to our refuges, thanks to the GLA's DASA fund, who supports children from families facing multiple disadvantages.

During the school holidays, the Child Support Workers organise trips and activities including to local parks, swimming, arts and crafts sessions, day trips to the seaside, theme parks and other leisure and educational activities. We rely on donations to fund these activities which are crucial to children in refuge and help mothers bond with their children and bring back a sense of enjoyment and normality. They are a vital part of the families' recovery process and help build new memories, free from abuse and fear.

Safebeds Scheme

Safebeds is a service that allows women with no recourse to public funds to be placed in safe refuge accommodation quickly and easily, where funding is available through local authorities' social care departments, the Home Office or other funding schemes.

This enables us to support women who find themselves in distress, but who do not qualify for the normal support mechanisms that have been put in place for victims of domestic abuse. Safebeds provides temporary, safe accommodation for women and children who would otherwise be placed in expensive, unsuitable and unsafe accommodation, such as hostels and B&Bs, without specialist support.

In 2022/23 we supported 10 clients through our safebeds scheme.

Safer Futures Move-on Accommodation

Throughout the year we worked to purchase eleven dispersed properties to be run as move-on accommodation with support for women who are exiting communal refuge but need ongoing support in an independent setting. These properties open up support options for families that cannot easily be supported in communal refuges, as well as for those who need longer term support beyond their time in a refuge. Women can stay up to two years.

This project was made possible with the help of a £2.75m loan from Social and Sustainable Capital (SASC).

Client Welfare

Many refuge clients come to refuge with short term emergency needs, including emergency foods, clothing or travel for essential appointments. Often, they lack the funds to pay for these items due the financial abuse they have experienced and long delays in receiving benefits. BCWA fundraise actively to cover these essential expenses and is grateful for the support received from the local and wider community.

Community and Outreach Services

Support Line and Outreach Support

BCWA offers a confidential support line for anyone needing advice on domestic abuse and information on our services. This line also offers signposting to other services where appropriate. This continues to be a vital lifeline for survivors picking up the phone to seek support for the first time. 1,609 survivors reached out to us in 2022/23. A large number of survivors will go on to be supported by our community outreach team through one-to-one support. This year we supported 258 women. The service provides non-judgemental support and advice, with local knowledge and networks to refer and signpost women to the appropriate services in the community. Often this service provides a stepping-stone for women that enables them to engage with support and make that crucial first step away from an abusive relationship. Our outreach officers are frequently the first person a survivor discloses the abuse to and the right support at is vital at this crucial point on a survivor's journey.

There is a high demand for this service, but it remains significantly underfunded and under-resourced.

Bromley VAWG (Violence Against Women and Girls) Services

During 2022/23 BCWA delivered Violence Against Women and Girls services commissioned by the London Borough of Bromley which supports all victims of domestic abuse living in Bromley. The service offering comprises:

Bromley Domestic Abuse One Stop Shop

A free and confidential weekly online advice session. Representatives from BCWA, Bromley Housing Options, Local Solicitors, the Metropolitan Police and Victim Support are available, and survivors will be able to speak to advisors directly when calling the service. The demand for this service continues to increase with 498 clients seen in 22/23.

Domestic Abuse Support Groups

BCWA's Support Groups for survivors of domestic abuse offer a broad overview of the psychological and emotional effects on women and their children who have lived with domestic abuse in any of its forms.

Women who have attended the programmes report an increased understanding of domestic abuse and ability to deal with abusive behaviour, understanding of the effects on children and increased self-esteem and confidence. 210 women accessed group support in 2022/23. Groups have been delivered face to face as well as online, which continues to be popular and makes the groups more easily accessible for women unable to travel.

IDSVA (Independent Domestic and Sexual Violence Advocate) Service Bromley

We continue to deliver this service on behalf of the London Borough of Bromley. Our IDSVAs support high-risk survivors of domestic abuse within Bromley. Anyone referred to the service is assessed for risk and needs and is supported in a one-to-one setting or, where relevant, referred to other, more suitable support services.

The service supports and advocates for high-risk victims of domestic abuse in Bromley. Thanks to an increase in funding by the local authority, we were able to grow our team of ID(S)VAs from three to four. The demand for this service remains high with the number of clients accessing the service being much higher than before the COVID 19 pandemic. In the last financial year, we supported 686 women and men in this service. Whilst BCWA view domestic abuse as a gendered form of abuse, we acknowledge that men can also become victims of abuse and some of our commissioned services including the One Stop Shop and IDSVA service are open to men. 43 men were supported by our IDVAS and an additional 17 through our One Stop Shop and Support Line.

DRIVE Project

BCWA has been commissioned by the London Borough of Bromley to support survivors of abuse who enter the service through MARAC – the Multi Agency Risk Assessment Conference. The DRIVE project works with abusers to safeguard victim/survivors and work closely with our IDVA to ensure a co-ordinated approach.

Services for Children and Young People

Young People's Service

We have supported young people in the community since 2016 with grants from both the National Lottery Community Fund (NLCF) as well as the Mayor of London's Young Londoner's fund. Both grants came to an end in the year ending March 2022 and since then we have used our learnings from these projects to continue to develop this work, which is has been funded by a further NLCF grant in June 2022 for a duration of three years. Under the current project, we deliver one to one sessions to young people who have experienced abuse or are vulnerable to it. We accept self-referrals, but also work closely with secondary schools and other settings for young people in order to ensure the service is as accessible as possible. We also deliver support groups as well as training and awareness sessions for young people and anyone working with young people or their families.

We work with a broad age range of 11 – 25 years in this project.

In 2022/23 138 young people were supported in one to one and support group settings through this service and a further 1,538 attended awareness sessions. The aim is to support young people early on in their journey as well as working preventatively through education and awareness.

Work in Primary Schools

As nearly one in every three women suffer some form of domestic abuse in their lifetime, each primary school class will have children who have some experience of abuse in the home. We continue to work with schools to offer 'Helping Hands' a support programme developed by Northern Irish Women's Aid. This runs over 6 weeks in a child's school to increase their understanding of feeling safe, learning to cope with difficult feelings and emotions, and to explore and promote behaviours which will contribute to a safe environment.

We used reserves to keep this essential service running throughout the year and supported 26 children in primary schools. Feedback from schools showed improved confidence and self-esteem of the children who participated in the groups and a lessening of symptoms associated with trauma and abuse. Children enjoyed groups and fed back that they now understand how to handle negative emotions and where to seek support when they need it. This project is supporting young children when it matters and helps to prevent future domestic abuse. It is in urgent need of funding in order to sustain the work in the future.

Specialist Support Services

Support for Women with No Recourse to Public Funds (NRPF)

This project continued through 2022/23 across Bromley and Croydon. It supports women to remove barriers to support and helps them to regularise their immigration status to access public funds, which in turn will allow them to access refuge support.

105 women accessed this service in 2022/23. Due to the need for more intense work, we have supported the delivery with reserves, funding an additional worker, and are working to seek sustainable funding and expanding the service to fully meet the clients' needs. We are applying to the Office of Commissioning of Immigration Services (OISC), to allow us to provide immigration advice to clients in future.

Croydon BAME Support

In 2022/23 we delivered support for the Croydon BAME community, funded by the London Borough of Croydon. Based on a pilot run in 2018/19, the group aimed to meet the needs of BAME survivors of domestic abuse. It also placed the experience of BAME women and girls firmly within a context of intersectional inequalities, where the abuse experience is not simply seen as a consequence of gender inequality, but a range of intersecting disadvantages, discrimination and racism.

During the reporting year, this service supported 101 women in both group and one to one support. The project came to an end after three years of successful delivery. We are hoping to use the learning to develop further services to serve minoritised women in future.

Support for Japanese Citizens

Since 2019, BCWA has supported Japanese survivors of domestic abuse living in the UK. The Japanese Foreign Ministry and the Japanese Embassy London recognised the difficulties experienced by the Japanese citizens who become victims of domestic abuse abroad and the need to provide tailored services. Japanese citizens are often unaware of their rights in relation to domestic abuse, experience a language barrier as well as having no access to benefits (NRPF). A trained outreach worker supports and advises clients in their mother tongue and signposts to services across the UK. 47 women accessed this support in 2022/23.

IRIS Programme

IRIS is an evidence-based model developed by IRISi to train and engage GP surgeries to help identify, refer and support patients who access GP services and who experience domestic abuse. The programme includes training as well as support.

In 2020, BCWA was commissioned by IRISi with funding from the Violence Reduction Unit (VRU), to deliver the IRIS project in Croydon in partnership with the Croydon Family Justice Centre for a period of two years to end March 2022. Throughout 2022/23 we worked with the Southwest London Integrated Care Board (ICB) to re-establish the service with funding from ICB and we were commissioned in March 2023 to deliver the service for a 12-month period.

BCWA was also commissioned to deliver IRIS across Bromley from October 2022 to March 2023 during a break in commissioning. 78 clients were supported through referrals from Bromley GPs during this period.

'Never too late' Support for women over 50 in Bromley

We ran a drop-in support group for women over the age of 50 who have experienced domestic abuse, thanks to a one-year pilot grant from the Bromley Innovation Fund.

We supported 36 women through this service and continued to run the service for a number of months after the end of the funding period. We gathered vital feedback from this group of service users and hope to continue to run a group again in the coming year.

Therapeutic Counselling Service

Domestic abuse impacts both the physical and mental wellbeing of survivors. Since the pandemic, we have seen a sharp increase in reported mental health symptoms by our service users, together with long waiting lists and a lack of therapeutic services available in the community that are accessible to our clients. In response to this, we started developing a service model and were able to implement a phased approach to introducing a new therapeutic counselling service through 2021/22/23 with the generous support of 'My Sisters Place' who are experts in delivery of therapeutic counselling to survivors of domestic abuse as well as a Covid recovery grant from Barclays. Phase one saw clients referred to external counsellors, with all fees covered by BCWA and counsellors trained in domestic through our expert trainers. We recruited a clinical lead for the service, who further developed the service to start delivery counselling through volunteer and trainee counsellors who we train in domestic abuse and who see clients in our own locations. This service commenced at the tail end of 2022/23 and will be fully operational in 2023/24. We are member of the BACP and work within their ethical framework. We are seeking to continue this service with sustainable funding over the next years.

Partnership working

BCWA works closely with our partner organisations including the London Borough of Bromley and the London Borough of Croydon, specifically with the Croydon Family Justice Centre. We participate in VAWG Forums, Multi-agency Risk Assessment Conference ("MARAC"), Children and Families Voluntary Sector Forum, Child Protection Conferences and the Voluntary Sector Strategic Network. We work with Adult and Children's Services, Children Centres, Victim Support, Citizens Advice Bureau, our registered social landlords, (Optivo, Hyde and A2 Dominion) and the Community Safety Unit.

While we have no current funding for this work, we deliver training and awareness sessions to our partners wherever possible. In 2022/23 78 staff and volunteers of partner organisations attended these sessions.

BCWA has also built strong working relationships with local health care providers, schools, mental health teams and other voluntary organisations, such as Bromley Brighter Beginnings and food banks. Thanks to generous donations by the community and local faith groups, BCWA can offer basic essentials to get women through one of the most traumatic experiences that they and their children are ever likely to encounter.

The work of BCWA would not be possible without the financial and other support from Bromley and Croydon councils, the Greater London Authority, the National Lottery Community Fund, Children in Need, The Mayor's Office for Policing and Crime ("MOPAC") and the London Community Foundation and generous donations by other trusts, community organisations, individuals and businesses. BCWA is affiliated to Women's Aid Federation England and attends or assists with events and networking through this affiliation.

In January 2019 BCWA was unconditionally awarded the Women's Aid Federation's Quality Mark.

Personnel

BCWA can only function because of the combined effort staff, volunteers and Trustees. The Trustees would like to put on record their appreciation for the dedicated work of our staff and volunteers.

We have recruited staff with a wide range of experience and together they make up a team that is greater than the sum of its individual parts because of their commitment to, and expertise in, preventing domestic violence and abuse and helping those who experience it survive and build a better life. We continue to provide a comprehensive training programme to ensure ongoing staff development and the delivery of a professional, high-quality service.

Our volunteers are crucial to the delivery of our community and refuge-based services, as well as helping with administrative work, fundraising, coordinating donations and assisting with resettlement. We also greatly value the hard work and commitment of the social work students who come to BCWA for placement work during their studies. They are highly valued members of the team, providing support to women in refuge and those contacting our support line.

Registration with the Regulator for Social Housing

In 2022 BCWA became registered with the Regulator for Social Housing (RSH) and a member of the National Housing Federation. This will enable BCWA to work pro-actively to secure a sustainable accommodation service for women and children fleeing domestic abuse building on our long history of expertise in housing and supporting our clients in refuge accommodation.

Public benefit

By providing the services described above, BCWA is fulfilling the Public Benefit requirements of being a registered charity.

Women experiencing domestic abuse are significantly more likely to experience mental health issues and substance misuse as consequences of the abuse experienced, and thus significant dependence on health and other support services. Children and young people witnessing domestic abuse have an increased risk of a negative impact on their mental and physical wellbeing and development, thus placing a greater burden on public services such as schools, the police, social services and criminal justice system. There is a disproportionate prevalence of domestic abuse in child protection cases and children are more likely to perform badly at school, suffer mental health and other issues as children and in later life.

The work that we do helps to minimise the impact of domestic abuse on families in Bromley and Croydon and beyond, by supporting and empowering women to move forward with their lives. If we were unable to provide these services, not only would risk of death and serious injury increase dramatically, but women and children would also need to rely heavily on hard pressed statutory services and other service providers to tackle the emotional, social and resource costs involved in the fallout of unsupported domestic abuse.

Achievements and performance

Financial review

The Charity has reviewed its reserves policy for 2023/24 and Trustees consider that reserves levels should be held at a level that enables it to withstand a fluctuation in funding, cope with unforeseen demand and ensure good maintenance of its properties.

The primary function of the reserves (contingency fund) is to enable BCWA to survive in the event of unforeseen financial problems for a length of time sufficient to enable those problems to be resolved. The Board has considered individual projects and income sources and designated an amount that will enable the Charity to either wind up services or continue to run for a period of 6 months until further funding has been secured. Due to the unique nature of our services and responsibilities to both services users and social landlords and the management and maintenance of our own property, a contingency fund of £471,696 is considered necessary by the Trustees to cover the following:

- Working Capital to cover delays in funding receipts (£366,191).

- Potential loss of rental income (£55,505) This would allow the charity to continue operating at a loss whilst a new source of income is secured.

- Potential building maintenance and risk management costs to the freehold property not covered by insurance (£50,000)

On 31 March 2023, the amount held at bank was £1,089,528. This will allow the organisation to withstand short term fluctuations in funding.

Income and Expenditure

Bromley & Croydon Women's Aid is funded from three major sources: -

- Rent and service charge income from refuge accommodation.

- Statutory funding in the form of a contract for refuge support services with Bromley Council, a contract for the delivery of VAWG services, funding from the GLA's Domestic Abuse Safe Accommodation fund and grants from Croydon Council.

- Charitable income from grant-giving bodies including National Lottery Community Fund, Children in Need, the London Community Foundation, Barclays, GSK, Kusuma Trust, Scottish Power, HSBC SFX Foundation, and other trusts and foundations, as well as churches, community groups, businesses in Bromley and donations from private individuals.

Properties purchased in 2012 and 2017 housing two independent refuges will help ensure organisational sustainability.

The Trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks. Risks are prioritised on a risk register and are reviewed annually.

Appropriate systems and procedures have been put in place to manage the risks facing BCWA. Internal control risks are minimised by the implementation of procedures for the authorisation of all transactions. Procedures are in place to ensure compliance with health, security and safety of clients, staff, volunteers and visitors.

Appropriate insurance cover is in place.

BCWA has recognised the importance of further diversifying its income base and will continue to fundraise to develop services and sustain existing provision. In 2023/24 we will expand our fundraising capacity through the recruitment of a second fundraiser.

Service development will focus on providing holistic, person-centred service and trauma-informed services that meet the needs of our service users, ensuring that we put the needs and voices of our service users at the heart of everything we do.



Expand accommodation based services to provide move on accommodation.



Secure funding to expand our community-based services to cope with increase in demand



Increased capacity for support line and outreach with sustainable funding



Secure funding to make provision of therapeutic counselling service sustainable



Expand our capacity to recruit and retain volunteers to support service delivery across all services

Structure, governance and management

The charity is a company limited by guarantee governed by its Articles of Association dated 27 January 2016. In 1975, it was registered as a charity with the Charity Commission. The Charity's Trustees updated its Articles of Association in September 2019 to meet current practice. The charity is to be administered by no less than four trustees but shall not be subject to any maximum. In the event of the company being wound up every member is required to contribute an amount not exceeding £10.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Ms H Laryea-Dyer	
Ms R E Brennan	(Resigned 1 November 2022)
Ms E J Esteen	
Ms A Andrade	
Ms S J Caseberry	
Ms A L Wareham	(Resigned 20 March 2023)

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

BCWA welcomes women to the Board who have the skills, dedication, enthusiasm, commitment to the ethos and aims of BCWA, to take overall responsibility for the organisation. Board members are Trustees of the charity and are Directors of the Company. BCWA actively encourages and facilitates representation and participation at Board level by survivors of domestic abuse including former service users.

When appropriate, we advertise for Board members in a number of ways including social media and other relevant websites and newsletter. We also use our contacts within the voluntary sector to make the opportunities known so as to foster equality of opportunity.

Board members are elected at the Annual General Meeting for a term of three years. Following this, they may stand for re-election.

BCWA has a Board of ten members who meet 6 times a year and who are responsible for the charity's overall management and strategic direction. The Board members are drawn from a variety of professional backgrounds relevant to our work and from survivors of violence against women and girls whose insight and motivation comes directly from their experience.

The Board is made up of volunteers who give their time to attend meetings and support the activities of the organisation. They and the dedicated staff and operational volunteers are essential to the ongoing success of BCWA. As mentioned above, we are extremely grateful to all of them for their invaluable contribution, which underpins our ability to provide much needed services to those that need it most in our communities.

Day-to-day responsibility is delegated to the CEO who is responsible for ensuring that BCWA delivers high quality services, meets contractual obligations and conditions of grant makers. The CEO manages activities with the staff team who deliver services to clients including those living in our nine refuges. The CEO maintains an organisational service improvement, quality systems and staff training plan which ensures that staff receive the training relevant to their role, needs of service users, contractual obligations and to ensure the charity meets its objectives. We purposely set the bar high.

An employed Finance Officer manages BCWA's account, providing regular management accounts to SMT and Trustees, ensuring that the charity has appropriate arrangement for sound financial management, best practice and that the key performance indicators in relation to financial management are met.

All prospective Board Members receive information about their legal obligations under Charity Law and Company Law. They also receive information regarding BCWA including the most recent annual report and audited accounts, and copies of all policies and procedures. They meet with the charity's CEO who provides an induction which included training on key policies (including diversity and inclusion, confidentiality, complaints, whistle blowing, financial regulations, risk assessments and DBS Checks) a tour of BCWA sites and meetings with staff and service users.

Board members are encouraged to attend relevant training in area such a governance, human resource management, and financial management, and contractual compliance. The cost of this training is met by the charity

Auditor

In accordance with the company's articles, a resolution proposing that Fawley Judge & Easton be reappointed as auditor of the company will be put at a General Meeting.

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

Ms E J Esteen
Trustee
Dated: 29 September 2023

BROMLEY AND CROYDON WOMEN'S AID LIMITED

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2023

The Trustees, who are also the directors of Bromley and Croydon Women's Aid Limited for the purpose of company law, 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 Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements 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 charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BROMLEY AND CROYDON WOMEN'S AID LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:							
Donations and legacies	3	528,362	449,345	977,707	410,273	313,131	723,404
Charitable activities	5	975,956	-	975,956	833,267	-	833,267
Investments	4	472	-	472	37	-	37
Total income		1,504,790	449,345	1,954,135	1,243,577	313,131	1,556,708
Expenditure on:							
Charitable activities	6	1,443,611	469,759	1,913,370	1,225,570	303,742	1,529,312
Net incoming/(outgoing) resources before transfers		61,179	(20,414)	40,765	18,007	9,389	27,396
Gross transfers between funds		(4,371)	4,371	-	-	-	-
Net income/(expenditure) for the year/ Net movement in funds		56,808	(16,043)	40,765	18,007	9,389	27,396
Fund balances at 1 April 2022		1,565,249	16,043	1,581,292	1,547,242	6,654	1,553,896
Fund balances at 31 March 2023		1,622,057	-	1,622,057	1,565,249	16,043	1,581,292

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BROMLEY AND CROYDON WOMEN'S AID LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BROMLEY AND CROYDON WOMEN'S AID LIMITED

Opinion

We have audited the financial statements of Bromley and Croydon Women's Aid Limited (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the 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 twelve 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 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 we do not express any form of assurance conclusion thereon. 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

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 financial statements is inconsistent in any material respect with the Trustees' report; 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 statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, 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 charitable company 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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company's members 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF BROMLEY AND CROYDON WOMEN'S AID LIMITED

Fawley Judge & Easton
Chartered Certified Accountants
Statutory Auditor
1 Parliament Street
Hull
East Yorkshire
HU1 2AS

29 September 2023

Fawley Judge & Easton is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

BROMLEY AND CROYDON WOMEN'S AID LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	**20**		(2,711)		291,140
Investing activities					
Purchase of investment property		(1,638,144)		-	
Investment income received		472		37	
Net cash (used in)/generated from investing activities			(1,637,672)		37
Financing activities					
Repayment of bank loans		2,013,266		(45,397)	
Net cash generated from/(used in) financing activities			2,013,266		(45,397)
Net increase in cash and cash equivalents			372,883		245,780
Cash and cash equivalents at beginning of year			715,060		469,280
Cash and cash equivalents at end of year			1,087,943		715,060

BROMLEY AND CROYDON WOMEN'S AID LIMITED

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible assets	**10**		1,341,617		1,381,016
Investment properties	**11**		1,638,144		-
			2,979,761		1,381,016
Current assets					
Debtors	**12**	309,639		116,979	
Cash at bank and in hand		1,087,943		715,060	
		1,397,582		832,039	
Creditors: amounts falling due within one year	**14**	(324,014)		(213,757)	
Net current assets			1,073,568		618,282
Total assets less current liabilities			4,053,329		1,999,298
Creditors: amounts falling due after more than one year	**15**		(2,396,272)		(383,006)
Provisions for liabilities			(35,000)		(35,000)
Net assets			1,622,057		1,581,292
Income funds					
Restricted funds	**18**		-		16,043
Unrestricted funds			1,622,057		1,565,249
			1,622,057		1,581,292

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2023

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 29 September 2023

Ms E J Esteen
Trustee

Company Registration No. 03320296

1 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

2 Accounting policies

Charity information

Bromley and Croydon Women's Aid Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is 10 Aldersgate Street, London, EC1A 4HJ, England.

2.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

2.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

2.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

2 Accounting policies **(Continued)**

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

2 Accounting policies **(Continued)**

2.5 Expenditure

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

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

All expenditure is recognised once there is legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs can not be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

2.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	4% and 10% on a straight line basis
Plant and equipment	20% on a straight line basis
Fixtures and fittings	25% on a straight line basis
Motor vehicles	25% on a straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

2.7 Investment properties

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

[Property rented to a group entity is accounted for as tangible fixed assets.]

2.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

2.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

2 Accounting policies **(Continued)**

2.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2.11 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

2.12 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Accounting policies **(Continued)**

2.13 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

3 Donations and legacies

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2023	**2023**	**2023**	2022	2022	2022
	£	**£**	**£**	£	£	£
Donations and gifts	528,362	449,345	977,707	410,273	313,131	723,404
Donations and gifts						
Croydon DASA	148,951	-	148,951	141,721	-	141,721
BBC Children in Need	-	39,709	39,709	-	39,709	39,709
Big Lottery	-	106,197	106,197	-	83,185	83,185
Innovation Fund	-	18,720	18,720	-	-	-
GLA/DASA	-	192,517	192,517	-	-	-
LHA	-	20,000	20,000	-	-	-
Iris	-	42,208	42,208	-	68,000	68,000
Other	379,411	29,994	409,405	268,552	122,237	390,789
	528,362	449,345	977,707	410,273	313,131	723,404

4 Investments

	Unrestricted funds	**Unrestricted funds**
	2023	**2022**
	£	**£**
Interest receivable	472	37

5 Charitable activities

	Bromley Council Project	Japanese Outreach Fund	Rental Income	Total 2023	Young Londoners	Bromley Council Project	Japanese Outreach Fund	Rental Income	Total 2022
	2023	2023	2023		2022	2022	2022	2022	
	£	£	£	£	£	£	£	£	£
Sales within charitable activities	200,000	16,559	759,397	975,956	22,140	151,608	16,559	642,960	833,267

6 Charitable activities

	Charitable Expenditure 2023 £	Charitable Expenditure 2022 £
Staff costs	1,056,689	919,336
Depreciation and impairment	39,399	41,006
Housing management and maintenance	478,330	346,089
Subcontracts	20,921	17,052
Staff Training	50,125	27,777
Staff Welfare	11,694	8,497
Recruitment	16,156	3,148
Other Housing Services	5,427	4,658
Travel and Subsistence	2,474	3,024
Advertising, Printing and Stationery	15,762	15,449
Audit Fees	4,380	4,680
Voluntary Expenses	2,820	562
Bank Charges and Interest	233	16,867
Legal & Professional	74,312	27,303
Other charitable expenditure	120,326	85,892
	1,899,048	1,521,340
Bad Debt	14,322	7,972
	1,913,370	1,529,312
Analysis by fund		
Unrestricted funds	1,443,611	1,225,570
Restricted funds	469,759	303,742
	1,913,370	1,529,312

7 Trustees

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

8 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Service delivery	33	27
Management and administation	8	8
Total	41	35

Employment costs	2023 £	2022 £
Wages and salaries	911,602	805,574
Social security costs	100,276	80,633
Other pension costs	44,811	33,129
	1,056,689	919,336

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

9 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxationof Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

10 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 April 2022	1,643,274	52,107	15,087	1,715	1,712,183
At 31 March 2023	1,643,274	52,107	15,087	1,715	1,712,183
Depreciation and impairment					
At 1 April 2022	262,259	52,106	15,087	1,715	331,167
Depreciation charged in the year	39,399	-	-	-	39,399
At 31 March 2023	301,658	52,106	15,087	1,715	370,566
Carrying amount					
At 31 March 2023	1,341,616	1	-	-	1,341,617
At 31 March 2022	1,381,015	1	-	-	1,381,016

11 Investment property

	2023 £
Fair value	
At 1 April 2022	-
Additions through external acquisition	1,638,144
At 31 March 2023	1,638,144

The fair value of the investment property has been arrived at on the basis of the purchase price as they were purchased in the year.

	2023 £	2022 £
Freehold	1,638,144	-
Long leasehold	-	-
Short leasehold	-	-

12 Debtors

Amounts falling due within one year:	2023 £	2022 £
Trade debtors	254,147	51,446
Other debtors	29,792	7,564
Prepayments and accrued income	25,700	57,969
	309,639	116,979

13 Loans and overdrafts

	2023 £	2022 £
Bank loans	2,432,288	419,022
Payable within one year	36,016	36,016
Payable after one year	2,396,272	383,006

The long-term loans are secured by fixed charges over all the properties owned by Bromley and Croydon Womens Aid Limited.

14 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Bank loans	13	36,016	36,016
Other taxation and social security		33,369	21,829
Trade creditors		74,344	48,347
Accruals and deferred income		180,285	107,565
		324,014	213,757

15 Creditors: amounts falling due after more than one year

	Notes	2023 £	2022 £
Bank loans	13	2,396,272	383,006

Provisions for liabilities	2023 £	2022 £
	35,000	35,000

Movements on provisions:

	£
At 1 April 2022 and 31 March 2023	35,000

17 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2023 are represented by:						
Tangible assets	1,341,617	-	1,341,617	1,381,016	-	1,381,016
Investment properties	1,638,144	-	1,638,144	-	-	-
Current assets/(liabilities)	1,073,568	-	1,073,568	602,239	16,043	618,282
Long term liabilities	(2,396,272)	-	(2,396,272)	(383,006)	-	(383,006)
Provisions	(35,000)	-	(35,000)	(35,000)	-	(35,000)
	1,622,057	-	1,622,057	1,565,249	16,043	1,581,292

Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds			Movement in funds		
	Balance at 1 April 2021	Incoming resources	Resources expended	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 31 March 2023
	£	£	£	£	£	£	£
Big Lottery	4,749	83,185	(87,934)	-	106,197	(106,197)	-
BBC Children in Need	-	39,709	(39,709)	-	39,709	(39,709)	-
BAME	-	29,527	(29,527)	-	29,994	(29,994)	-
Iris	1,905	68,000	(69,905)	-	42,208	(42,208)	-
LHA	-	26,667	(26,667)	-	20,000	(20,000)	-
City Bridge Trust	-	50,000	(50,000)	16,043	-	(16,043)	-
GLA	-	16,043	-	-	192,517	(192,517)	-
Innovation Fund	-	-	-	-	18,720	(18,720)	-
	6,654	313,131	(303,742)	16,043	449,345	(465,388)	-

19 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

20 Cash generated from operations

	2023	2022
	£	£
Surplus for the year	40,765	27,396
Adjustments for:		
Investment income recognised in statement of financial activities	(472)	(37)
Depreciation and impairment of tangible fixed assets	39,399	41,006
Movements in working capital:		
(Increase)/decrease in debtors	(192,660)	122,165
Increase in creditors	110,257	100,610
Cash (absorbed by)/generated from operations	(2,711)	291,140

21 Analysis of changes in net debt

	At 1 April 2022	Cash flows	At 31 March 2023
	£	£	£
Cash at bank and in hand	715,060	372,883	1,087,943
Loans falling due within one year	(36,016)	-	(36,016)
Loans falling due after more than one year	(383,006)	(2,013,266)	(2,396,272)
	296,038	(1,640,383)	(1,344,345)

BROMLEY AND CROYDON WOMEN'S AID

England & Wales - Charity number 1068007

Accounts

Charity registration number 1068007

Company registration number 03320296 (England and Wales)

BROMLEY AND CROYDON WOMEN'S AID LIMITED

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

BROMLEY AND CROYDON WOMEN'S AID LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms H Laryea-Dyer Ms R E Brennan Ms E J Esteen Ms A Andrade Ms W V Gordon Ms K A Kenyon Ms S J Caseberry Ms A L Wareham
Charity number	1068007
Company number	03320296
Registered office	10 Aldersgate Street London England EC1A 4HJ
Auditor	Fawley Judge & Easton Chartered Certified Accountants 1 Parliament Street Hull East Yorkshire HU1 2AS

BROMLEY AND CROYDON WOMEN'S AID LIMITED

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BROMLEY AND CROYDON WOMEN'S AID LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 2 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

Our Objectives, as set out in our Articles of Association, are:

- To provide a place of safe refuge and support to women and children who have suffered or are victims of domestic violence; and

- All other activities related and pursuant to the relief of poverty and distress amongst women through the provision of social housing and any associated amenities.

Award Winning Charity

In March 2022 BCWA was announced one of ten winners of the **2022 GSK Impact Award**. The award recognises the work of our charity to promote health and wellbeing in our local community and BCWA were selected from over 350 applicants to receive this prestigious award, an unrestricted grant of £40,000 and a valuable opportunity to participate in development training facilitated by the King's Fund.

The Need for Domestic Abuse Support Services

Domestic abuse kills two women every week in the UK, and 1 in every 4 women have experienced or experience abuse from their partners.

Data reported by the Mayor's Office for Policing and Crime shows an ongoing increase in domestic abuse offences with 97,401 offences reported in the rolling 12 months to March 2022. Despite easing of Covid-19 measures, this represents a 3% increase on the previous year. Looking at the last three years, the number of reported offences rose by 10% with 88,207 reported offences in the year ended March.

The trend for the London Borough of Croydon shows a similar trajectory with reported offences being reaching an all time high with 5,229 reported cases to end March 2022, up from 5,174 in 2020/21.

These statistics mean that Croydon has more reported domestic abuse offences than any other London borough and is ranked fifth by offences per 1000 population.

The London Borough of Bromley saw only a small decline in reported offences with 2,713 reported in the 12 months to end March 2022, however, conversely, the need for serviced has seen a further increase in the reporting year.

It is known that only a small proportion of victim/survivors report abuse to the police. According to information published by Women's Aid Federation the Crime Survey of England & Wales (CSEW) data shows for the year ending March 2018, only 18% of women who had experienced partner abuse in the last 12 months reported the abuse to the police. Our own statistics reflect this with only 20% of women who accessed the Bromley based IDVA service in the 12 months to end September 2021 had reported domestic abuse to the police. Consequently, we can assume that the real number of domestic abuse offences in both Bromley and Croydon are significantly higher than statistics show.

Domestic abuse takes many forms. It includes any incident of threatening behaviour, violence or abuse (psychological, physical, sexual, financial, or emotional) between adults who are or who have been intimate partners or family members, regardless of gender or sexuality. It affects all ages, and most victims are women due the gendered nature of violence against women and girls. Approximately 95% of survivors report experiencing coercive control, which was recognised as an offence by the Serious Crime Act 2015.

BCWA recognises that there is no 'one size fits all' approach to domestic abuse and delivers servicers that are holistic, person-centred, trauma-informed and needs-led to ensure that all survivors receive the support they need.

We aim to provide high quality accommodation and community-based services to woman and children experiencing and escaping domestic abuse. We focus on providing tailored support and recognise that many victim/survivors experience a range of intersecting disadvantages including women from the BAME community and those with insecure immigration status. Our specialist services aim to alleviate the disproportionate barriers face by clients facing multiple disadvantages.

COVID-19 PANDEMIC

The Covid-19 pandemic continued to affect BCWA and its clients throughout 2021/22. The consequences of lock downs that lasted in 2021 exposed vulnerable women and children to increased levels of abuse, control and isolation and made it difficult to seek help. With many services shut down or unavailable during lock downs, the inability to seek help has led to increased and prolonged levels of abuse for many survivors and had devastating effects on the mental health of many women.

The increase in abuse has seen a second year of huge demand on our services, which had already seen a 26% in the previous year. In 2021/22, BCWA supported a total of **4,529** women, children and men, a further 15% increase on the year to March 2021. This figure includes 2,092 adults that reached out to our support line, a non-judgemental advice, referrals and signposting service.

For a second year, the vast majority of this increase was seen in our community-based services, including our support line, outreach support, BAME and support for migrant women as well as a service for Japanese women.

Despite the huge and increasing need for support and advice through our support line and outreach service that together serve 53% of our clients, these services have attracted very little funding from statutory agencies or charitable trusts and foundation. Due to the overwhelming need for outreach support, seeking sustainable funding for these services remains our number one priority.

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

Refuge Based Services

The demand for refuge-based support remains high. We ran 9 refuges for women and their children that can support 54 women and up to 78 children at any given time.

109 women and 104 children stayed in our refuges during the year. This represents over 12% of all 997 women accommodated in refuges in London in 2020/21.

Typically, a woman stays in a refuge for six months. A specialist Refuge Support Officer will provide support for women around domestic abuse, physical and mental wellbeing, housing, benefit applications, education, training and employment, emotional support and signposting for any other issues relevant to each case.

Resettlement support and advice is an important part of the process, as well as helping women to manage budgets and plan their own lives. 95 women benefitted from support through this service.

Women in refuge often arrive severely traumatised, having suffered physical, emotional, mental and other forms of abuse with almost all of our service users also having experienced coercive or financial control. This leads to trauma, low self-esteem and severely impacts mental and often physical wellbeing. We provide women and their children with a bedroom and communal living areas. They share a kitchen and laundry facilities. All are safe and supported and provide a homely environment. Quality accommodation is important to help make women feel at home. In 2021/22 we provided specialist support to women with no recourse to public funds and those with complex support needs. A total of 30 families received specialist support, nearly 30% of the total number of women in refuge.

Children in Refuge

The majority of children living in abusive homes are aware of the abuse being perpetrated and will often hear it or see it going on. In households with children, 90% of the time children are either in the same room or next to the room where the abuse takes place. Being exposed to domestic abuse has a devastating impact on children and the effects can last for years.

Our specialist Child Support Workers, funded by Children in Need, alleviate the traumatic effects of domestic abuse through practical support and play activities with the children in our refuges. The Child Support Officers provide daily play sessions for pre-school children and those awaiting a school place. An after school/ homework club takes place twice a week and staff provide one to one support based on individual support needs.

During the school holidays, the Child Support Workers organise trips and activities including to local parks, swimming, arts and crafts sessions, day trips to the seaside, theme parks and other leisure and educational activities. We rely on Children in Need funding as well as donations from the local community to fund these activities, which are crucial to children in refuge and help mothers bond with their children and bring back a sense of enjoyment and normality. They are a vital part of the families' recovery process and help build new memories free from abuse and fear.

Safebeds Scheme

Safebeds is a service that allows Social Services Departments to place women quickly in our independent refuges, including those who have no recourse to public funds ("NRPF"). This enables us to help women who find themselves in distress, but who do not qualify for the normal support mechanisms that have been put in place for victims of domestic abuse. Safebeds provides temporary, safe accommodation for women and children who would otherwise be placed in expensive, unsuitable, unsafe and breakfast accommodation without specialist support.

Client Welfare

Many refuge clients come to refuge with short term, emergency needs, including emergency foods, clothing, travel for essential appointments etc. Often, they lack the funds to pay for these items due the financial abuse experienced and long delays in receiving benefits. BCWA fund-raise actively to cover these essential expenses and is grateful for the support received from the local community.

Community Outreach Services

BCWA offers community outreach support. It provides non-judgemental support and advice service with local knowledge and networks to refer and signpost women to the appropriate services in the community. Often this service provides a stepping-stone for women that enables them to engage with support and make that crucial first step away from an abusive relationship.

Due to the Covid-19 pandemic, we saw a huge increase in women seeking help and the majority access support and advice through our helpline and outreach service. This remains significantly underfunded and under-resources and we will be working towards growing a sustainable service in the coming year.

Bromley VAWG (Violence Against Women and Girls) Services
During 2021/22 BCWA delivered Violence Against Women and Girls services commissioned by the London Borough of Bromley which supports all victims of domestic abuse living in Bromley. The service offering comprises:

Domestic Abuse One Stop Shop

A free and confidential weekly drop-in session. Representatives from BCWA, Bromley Housing Options, Local Solicitors, the Metropolitan Police and Victim Support attend. In response the the COVID-19 pandemic, this service was moved online to form a 'virtual' One Stop Shop. This has proven successful and has seen a further significant increase of 20% compared to the year before with 484 victim/survivors visiting the One Stop Shop in 2021/22.

Domestic Abuse Support Groups

BCWA's Support Groups for survivors of domestic abuse offer a broad overview of the psychological and emotional effects on women and their children who have lived with domestic abuse in any of its forms.

Women who have attended the programmes report an increased understanding of domestic abuse and ability to deal with abusive behaviour, understanding of the effects on children and increased self-esteem and confidence. Groups were delivered through online workshop. 253 women accessed group support in 2021/22. Online delivery allowed for more flexibility and has seen the same high number of women supported as the year before, which represents a 45% increase on pre-pandemic numbers.

IDSVA (Independent Domestic and Sexual Violence Advocacy Service)

The service supports and advocates for high-risk victims of domestic abuse in Bromley. Thanks to an increase in funding by the local authority, we were able to grow our team of ID(S)VAs from three to four. A total of 933 clients were referred to the service in 2021/22 with 768 being supported by the team and the remainder accessing alternative BCWA services more suited to their needs. The demand for this service remains high with number nearly doubled in the last two years when 429 women were supported by our IDVA team.

DRIVE Project

BCWA employs a further IDVA who supports women who have been referred through Bromley's DRIVE Project for high-risk perpetrators of domestic abuse. DRIVE works with abusers to safeguard victim/survivors and work closely with our IDVA to ensure a co-ordinated approach.

Breaking Down Barriers
This project is funded by the National Lottery Community Fund and started in July 2016 for a total of 5 Years, ending in October 2021 after a brief extension was granted by the Fund following the pandemic. It worked towards remove barriers to accessing appropriate support for women and girls who have experienced domestic abuse.

The project provided specialised support to women with complex and multiple needs, those with no recourse to public funds and young women and girls. This work has led to a significant increase in women with NRPF and complex support needs being supported in our refuges. 10 women with NRPF and 20 women with complex needs were supported in our refuges in our refuges, representing nearly 30% of all women supported in refuge.

The project also seeks to improve the community-based response to domestic abuse by raising awareness within the general population in our local area. This work is vital to ensure survivors receive the right support and advice as early on in their journey.

The work with young people saw a rise in demand with young people suffering disproportionately through the pandemic and a particular increase in online abuse. Due to the high need and risk to this client group, BCWA managed to keep the work going after the funding end date resulting in 122 young people being supported by this service. A bid for funding to the National Lottery Community Fund was successful and we will be able to grow and develop the work in 2022/23.

Young Londoners Fund

A grant from the Mayor of London's Young Londoner's fund saw dedicated Young People's Engagement Officer work with young girls and boys in schools and other youth settings to prevent abuse and support those that have already experienced domestic abuse. Despite the pandemic, staff were able to reach 3260 young people through one off awareness sessions and workshops on healthy/unhealthy relationships. This project came to an end in December 2021, but the engagement work will continue in 2022/23 thanks to a generous grant from the National Lottery Community Fund.

Support for Women with No Recourse to Public Funds (NRPF)

This project continued through 2021/22 across Bromley and Croydon. It supports women to remove barriers to support and helps them to regularise their immigration status to access public funds, which in turn will allow them to access refuge support.

111 women accessed this service in 2021/22. Due to the need for more intense work, we are hoping to expand on this service in the coming year including registering with the for the Commissioning of Immigration Services (OISC), to allow us to provide immigration advice to clients.

BAME Support

In 2021/22 we delivered support for the Croydon BAME community, funded by the London Borough of Croydon. Based on a pilot run in 2018/19, the groups aim to meet the needs of BAME survivors of domestic abuse. It also placed the experience of BAME women and girls firmly within a context of intersection inequalities, where the abuse experience is not simply seen as a consequence of gender inequality, but a range of intersecting disadvantage, discrimination and racism.

During the reporting year, this service supported 88 women in both group and one to one support, a 35% increase on the client numbers supported in the first year of the project.

Support for Japanese Citizens

Since 2019, BCWA has supported Japanese survivors of domestic abuse living in the UK. The Japanese Foreign Ministry and the Japanese Embassy London recognised the difficulties experienced by the Japanese citizens who become victims of domestic abuse abroad and the need to provide tailored services. Japanese citizens are often unaware of their rights in relation to domestic abuse, experience a language barrier as well as having no access to benefits (NRPF). A trained outreach worker supports and advises clients in their mother tongue and signposts to services across the UK. We have seen an increase in need for this service with 47 women accessing support, a 31% rise compared with the previous year.

IRIS Programme

In 2020, BCWA was commissioned by IRISi with funding from the VRU, to deliver the IRIS project in Croydon in partnership with the Croydon Family Justice Centre. Despite the challenging circumstances of implementing this service at the start and during the pandemic, the project received further funding to continue through 2021/22 and successfully delivered the IRIS model to GP surgeries in Croydon. We received 42 referrals from trained GP practices in 2021/22. Following this successful pilot, BCWA is working with Croydon based Southwest London Integrated Care Systems to seek further funding directly from ICS to continue delivery in 2022.

Work in Primary Schools

As nearly one in every three women suffer some form of domestic abuse in their lifetime, each primary school class will have children who have some experience of abuse in the home. We continue to work with schools to offer 'Helping Hands' a support programme developed by Northern Irish Women's Aid. This runs over 6 weeks in the children's school to increase children's understanding of feeling safe, learning to cope with difficult feelings and emotions and to explore and promote behaviours, which will contribute to a safe environment.

We supported 40 children in 7 schools in 2021/22. Feedback from schools showed improved behaviour, confidence and self-esteem of the children who participated in the groups. Children enjoyed groups and fed back that they now understand how to handle negative emotions and where to seek support when they need it.

Partnership working

BCWA works closely with our partner organisations including the London Borough of Bromley and the London Borough of Croydon, specifically with the Croydon Family Justice Centre. We participate in VAWG Forums, Multi-agency Risk Assessment Conference ("MARAC"), Children and Families Voluntary Sector Forum, Child Protection Conferences and the Voluntary Sector Strategic Network. We work with Adult and Children's Services, Children Centres, Victim Support, Citizens Advice Bureau, our registered social landlords, (Optivo, Hyde and A2 Dominion) and the Community Safety Unit.

BCWA has also built strong working relationships with local health care providers, schools, mental health teams, BDAS and other voluntary organisations, such as Bromley Brighter Beginnings and food banks. Thanks to generous donations by the community and local faith groups, BCWA can offer basic essentials to get women through one of the most traumatic experiences that they and their children are ever likely to encounter.

The work of BCWA would not be possible without the financial and other support from Bromley and Croydon councils, DLUCH (formerly MHCLG), the National Lottery Community Fund, Children in Need, The Mayor's Office for Policing and Crime ("MOPAC"), the Ministry of Justice and the London Community Foundation and very generous donations by other trusts, community organisations and individuals and businesses. BCWA is affiliated to Women's Aid Federation England and attends or assists with events and networking through this affiliation.

In January 2019 BCWA was unconditionally awarded the Women's Aid Federation's Quality Mark.

Registration with the Regulator for Social Housing

In 2022 BCWA became registered with the Regulator for Social Housing (RSH) and a member of the National Housing Federation. This will enable BCWA to work pro-actively to secure a sustainable accommodation service for women and children fleeing domestic abuse building on our long history of expertise in housing and supporting our clients in refuge accommodation.

BCWA is working with Social and Sustainable Capital (SASC) towards developing supported move-on accommodation for women leaving refuge with ongoing support needs.

Public benefit

By providing the services described above, BCWA is fulfilling the Public Benefit requirements of being a registered charity. The work that we do helps to minimise the impact of domestic abuse on families in Bromley and Croydon and beyond by supporting and empowering women to move forward with their lives. If we were unable to provide these services, not only would risk of death and serious injury increase dramatically, women would need to rely heavily on hard pressed statutory services and other service providers to tackle the emotional, social and resource costs involved in the fallout of unsupported domestic abuse.

Women experiencing domestic abuse are significantly more likely to experience mental health issues, substance misuse as consequences of the abuse experienced, and thus significant dependence on health and other support services. Children and young people witnessing domestic abuse have an increased risk of a negative impact on their mental and physical wellbeing and development, thus placing a greater burden on public services such as schools, the police, social services and criminal justice system. There is a a disproportionate prevalence of domestic abuse in child protection cases and children are more likely to perform badly at school, suffer mental health and other issues as children and in later life

Personnel

BCWA can only function because of the combined effort staff, volunteers and Trustees. The Trustees would like to put on record their appreciation for the dedicated work of our staff and volunteers.

We have recruited staff with a wide range of experience and together they make up a team that is greater than the sum of its individual parts because of their commitment to, and expertise in, preventing domestic violence and abuse, helping those who experience it survive and build a better life. We continue to provide a comprehensive training programme to ensure ongoing staff development and the delivery of a professional, high-quality service.

Our volunteers are crucial to the delivery of our community and refuge-based services, as well as helping with administrative work, fundraising, coordinating donation and assisting with resettlement. We greatly value the hard work and commitment of a number of social work students that come to BCWA for placement work during their studies and are highly valued members of the team providing support to women in refuge and those contacting our support line.

Achievements and performance

Financial review

The Charity has reviewed its reserves policy for 2022/23 and Trustees consider that reserves levels should be held at a level that enables it to withstand a fluctuation in funding, cope with unforeseen demand and ensure good maintenance of its properties.

The primary function of the reserves (contingency fund) is to enable BCWA to survive in the event of unforeseen financial problems for a length of time sufficient to enable those problems to be resolved. The Board has considered individual projects and income sources and designated an amount that will enable the Charity to either wind up services or continue to run for a period of 6 months until further funding has been secured. Due to the unique nature of our services and responsibilities to both services users and social landlords and the management and maintenance of our own property, a contingency fund of £393,425 is considered necessary by the Trustees to cover the following:

- Working Capital to cover delays in funding receipts (£293,425).
- Potential loss of rental income (£50,000) This would allow the charity to continue operating at a loss whilst a new source of income is secured.
- Potential building maintenance and risk management costs to the freehold property not covered by insurance (£50,000)

At 31 March 2022, the amount held at bank was £715,060. This will allow the organisation to withstand short term fluctuations in funding.

Income and Expenditure
Bromley & Croydon Women's Aid is funded from three major sources: -

- Rent and service charge income from refuge accommodation.
- Statutory funding in the form of a contract for refuge support services with Bromley Council, a contract for the delivery of VAWG services and funding from DLUHC through Croydon Council.
- Charitable income from grant-giving bodies including National Lottery Community Fund, Children in Need, the London Community Foundation, Barclays 100 x 100 Fund and other trusts and foundations, as well as churches, community groups, businesses in Bromley and donations from private individuals.

Additionally, London Community Response Wave 5 provided valuable support through the second year of the pandemic.

Properties purchased in 2012 and 2017 housing two independent refuges will help ensure organisational sustainability.

The Trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks. Risks are prioritised on a risk register and are reviewed annually.

Appropriate systems and procedures have been put in place to manage the risks facing BCWA. Internal control risks are minimised by the implementation of procedures for the authorisation of all transactions. Procedures are in place to ensure compliance with health, security and safety of clients, staff, volunteers and visitors.

Appropriate insurance cover is in place.

BCWA has seen an increased demand on its services in 2021/22, believed to be due to the rise in domestic abuse during the pandemic as well as the increase in publicity and public awareness of domestic abuse. This shows that the need for services has far from diminished. A lack of wrap around support services during the pandemic and inherent isolation of victims of domestic abuse have led to a huge demand for mental health support for women and children who have experienced domestic abuse. A grant from Barclay's Covid Response Fund has allowed us to develop therapeutic services for women and will see a free counselling service being implemented in 2022.

We are working with Social and Sustainable Capital to invest in move-on accommodation, allowing women and children to access longer term supported housing when leaving emergency refuges and thereby freeing up emergency capacity and minimising the number of times women have to move following a stay in refuge.

BCWA has recognised the importance of further diversifying its income base and will continue to fundraise to develop services and sustain existing provision.

Service development will focus on providing holistic, person-centred service, considering specific needs of service users.

Priorities for 2022/23 and beyond are:

- Expand accommodation-based services to provide move-on accommodation.
- Secure funding to expand our community-based services to cope with increase in demand
- Increase provision of prevention and early intervention services for children and young people due to increasing demand for support
- Increased capacity for support line, outreach and IDVA support due to vastly increased need.
- Secure funding to make provision of therapeutic counselling service sustainable

Structure, governance and management

The charity is a company limited by guarantee governed by its Articles of Association dated 27 January 2016. In 1975, it was registered as a charity with the Charity Commission. The Charity's Trustees updated its Articles of Association in September 2019 to meet current practice. The charity is to be administered by no less than four trustees but shall not be subject to any maximum. In the event of the company being wound up every member is required to contribute an amount not exceeding £10.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Ms H Laryea-Dyer
Ms R E Brennan
Ms E J Esteen
Ms A Andrade
Ms W V Gordon
Ms K A Kenyon
Ms S J Caseberry
Ms A L Wareham

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

BCWA welcomes women to the Board who have the skills, dedication, enthusiasm, commitment to the ethos and aims of BCWA, to take overall responsibility for the organisation. Board members are Trustees of the charity and are Directors of the Company. BCWA actively encourages and facilitates representation and participation at Board level by survivors of domestic abuse including former service users.

When appropriate, we advertise for Board members in a number of ways including social media and other relevant websites and newsletter. We also use our contacts within the voluntary sector to make the opportunities known so as to foster equality of opportunity.

Board members are elected at the Annual General Meeting for a term of three years. Following this, they may stand for re-election.

BCWA has a Board of ten members who meet 6 times a year and who are responsible for the charity's overall management and strategic direction. The Board members are drawn from a variety of professional backgrounds relevant to our work and from survivors of violence against women and girls whose insight and motivation comes directly from their experience.

The Board is made up of volunteers who give their time to attend meetings and support the activities of the organisation. They and the dedicated staff and operational volunteers are essential to the ongoing success of BCWA. As mentioned above, we are extremely grateful to all of them for their invaluable contribution, which underpins our ability to provide much needed services to those that need it most in our communities.

Day-to-day responsibility is delegated to the CEO who is responsible for ensuring that BCWA delivers high quality services, meets contractual obligations and conditions of grant makers. The CEO manages activities with the staff team who deliver services to clients including those living in our nine refuges. The CEO maintains an organisational service improvement, quality systems and staff training plan which ensures that staff receive the training relevant to their role, needs of service users, contractual obligations and to ensure the charity meets its objectives. We purposely set the bar high.

An employed Finance Officer manages BCWA's account, providing regular management accounts to SMT and Trustees, ensuring that the charity has appropriate arrangement for sound financial management, best practice and that the key performance indicators in relation to financial management are met.

All prospective Board Members receive information about their legal obligations under Charity Law and Company Law. They also receive information regarding BCWA including the most recent annual report and audited accounts, and copies of all policies and procedures. They meet with the charity's CEO who provides an induction which included training on key policies (including diversity and inclusion, confidentiality, complaints, whistle blowing, financial regulations, risk assessments and DBS Checks) a tour of BCWA sites and meetings with staff and service users.

Board members are encouraged to attend relevant training in area such a governance, human resource management, and financial management, and contractual compliance. The cost of this training is met by the charity

Auditor

In accordance with the company's articles, a resolution proposing that Fawley Judge & Easton be reappointed as auditor of the company will be put at a General Meeting.

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

A Wareham

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Ms A L Wareham

Trustee

Dated: 29/9/2022

BROMLEY AND CROYDON WOMEN'S AID LIMITED

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2022

The Trustees, who are also the directors of Bromley and Croydon Women's Aid Limited for the purpose of company law, 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 Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements 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 charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BROMLEY AND CROYDON WOMEN'S AID LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BROMLEY AND CROYDON WOMEN'S AID LIMITED

Opinion

We have audited the financial statements of Bromley and Croydon Women's Aid Limited (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the 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 twelve 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 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 we do not express any form of assurance conclusion thereon. 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.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BROMLEY AND CROYDON WOMEN'S AID LIMITED

Matters on which we are required to report by exception

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 financial statements is inconsistent in any material respect with the Trustees' report; 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 statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, 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 charitable company 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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company's members 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Jonathan Leathley (Senior Statutory Auditor)
for and on behalf of Fawley Judge & Easton
Chartered Certified Accountants
Statutory Auditor
1 Parliament Street
Hull
East Yorkshire
HU1 2AS

29 September 2022

Fawley Judge & Easton is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

BROMLEY AND CROYDON WOMEN'S AID LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income from:							
Donations and legacies	3	410,273	313,131	723,404	395,829	356,456	752,285
Charitable activities	5	833,267	-	833,267	978,320	-	978,320
Investments	4	37	-	37	1	-	1
Total income		1,243,577	313,131	1,556,708	1,374,150	356,456	1,730,606
Expenditure on:							
Charitable activities	6	1,225,570	303,742	1,529,312	1,068,976	389,587	1,458,563
Net income for the year/ Net movement in funds		18,007	9,389	27,396	305,174	(33,131)	272,043
Fund balances at 1 April 2021		1,547,242	6,654	1,553,896	1,242,068	39,785	1,281,853
Fund balances at 31 March 2022		1,565,249	16,043	1,581,292	1,547,242	6,654	1,553,896

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BROMLEY AND CROYDON WOMEN'S AID LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Cash flows from operating activities					
Cash generated from operations	18		291,140		70,594
Investing activities					
Investment income received		37		1	
Net cash generated from investing activities			37		1
Financing activities					
Repayment of bank loans		(45,397)		(36,015)	
Net cash used in financing activities			(45,397)		(36,015)
Net increase in cash and cash equivalents			245,780		34,580
Cash and cash equivalents at beginning of year			469,280		434,700
Cash and cash equivalents at end of year			715,060		469,280

BROMLEY AND CROYDON WOMEN'S AID LIMITED

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	9		1,381,016		1,422,022
Current assets					
Debtors	10	116,979		239,144	
Cash at bank and in hand		715,060		469,280	
		832,039		708,424	
Creditors: amounts falling due within one year	12	(213,757)		(113,147)	
Net current assets			618,282		595,277
Total assets less current liabilities			1,999,298		2,017,299
Creditors: amounts falling due after more than one year	13		(383,006)		(428,403)
Provisions for liabilities			(35,000)		(35,000)
Net assets			1,581,292		1,553,896
Income funds					
Restricted funds	15		16,043		6,654
Unrestricted funds			1,565,249		1,547,242
			1,581,292		1,553,896

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on ...29th September 2022

A Wareham

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Ms A L Wareham

Trustee

Company Registration No. 03320296

1 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

2 Accounting policies

Charity information

Bromley and Croydon Women's Aid Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is 10 Aldersgate Street, London, EC1A 4HJ, England.

2.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

2.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

2.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

2 Accounting policies **(Continued)**

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

2 Accounting policies **(Continued)**

2.5 Expenditure

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

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

All expenditure is recognised once there is legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs can not be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

2.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	4% and 10% on a straight line basis
Plant and equipment	20% on a straight line basis
Fixtures and fittings	25% on a straight line basis
Motor vehicles	25% on a straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

2.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

2.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

2 Accounting policies **(Continued)**

2.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2.10 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

2.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Accounting policies **(Continued)**

2.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

3 Donations and legacies

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2022	**2022**	**2022**	2021	2021	2021
	£	**£**	**£**	£	£	£
Donations and gifts	410,273	313,131	723,404	395,829	356,456	752,285
Donations and gifts						
MHCLG	141,721	-	141,721	141,721	-	141,721
BBC Children in Need	-	39,709	39,709	-	39,104	39,104
Big Lottery	-	83,185	83,185	-	136,805	136,805
London Community Foundation	-	-	-	6,813	-	6,813
Iris	-	68,000	68,000	-	58,004	58,004
MOJ Emergency funding	-	-	-	-	72,615	72,615
Other	268,552	122,237	390,789	247,295	49,928	297,223
	410,273	313,131	723,404	395,829	356,456	752,285

4 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Interest receivable	37	1

5 Charitable activities

	Young Londoners	Bromley Council Project	Japanese Outreach Fund	Rental Income	Total 2022	Total 2021
	2022	2022	2022	2022		
	£	£	£	£	£	£
Sales within charitable activities	22,140	151,608	16,559	642,960	833,267	978,320

For the year ended 31 March 2021

	Young Londoners	Housing Services and Support	Bromley Council Project	Japanese Outreach Fund	Rental Income	Total 2021
	£	£	£	£	£	£
Sales within charitable activities	29,568	106,703	186,192	13,900	641,957	978,320
Analysis by fund						
Unrestricted funds	29,568	106,703	186,192	13,900	641,957	978,320

6 Charitable activities

	Charitable Expenditure 2022 £	Charitable Expenditure 2021 £
Staff costs	919,336	909,160
Depreciation and impairment	41,006	47,351
Housing management and maintenance	346,089	267,986
Subcontracts	17,052	54,716
Staff Training	27,777	2,939
Staff Welfare	8,497	5,376
Recruitment	3,148	1,472
Other Housing Services	4,658	21,804
Travel and Subsistence	3,024	3,965
Advertising, Printing and Stationery	15,449	7,567
Audit Fees	4,680	4,337
Accountancy	-	11,699
Voluntary Expenses	562	111
Bank Charges and Interest	16,867	16,835
Legal & Professional	27,303	3,823
Other charitable expenditure	85,892	84,349
	1,521,340	1,443,490
Bad Debt	7,972	15,073
	1,529,312	1,458,563
Analysis by fund		
Unrestricted funds	1,225,570	1,068,976
Restricted funds	303,742	389,587
	1,529,312	1,458,563

7 Trustees

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

8 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Service delivery	27	24
Management and administation	8	8
Total	35	32

Employment costs	2022 £	2021 £
Wages and salaries	805,574	813,322
Social security costs	80,633	70,543
Other pension costs	33,129	25,295
	919,336	909,160

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

9 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 April 2021	1,643,274	52,107	15,087	1,715	1,712,183
At 31 March 2022	1,643,274	52,107	15,087	1,715	1,712,183
Depreciation and impairment					
At 1 April 2021	222,860	50,499	15,087	1,715	290,161
Depreciation charged in the year	39,399	1,607	-	-	41,006
At 31 March 2022	262,259	52,106	15,087	1,715	331,167
Carrying amount					
At 31 March 2022	1,381,015	1	-	-	1,381,016
At 31 March 2021	1,420,414	1,608	-	-	1,422,022

10 Debtors

Amounts falling due within one year:	2022 £	2021 £
Trade debtors	51,446	180,756
Other debtors	7,564	15,240
Prepayments and accrued income	57,969	43,148
	116,979	239,144

11 Loans and overdrafts

	2022 £	2021 £
Bank loans	419,022	464,419
Payable within one year	36,016	36,016
Payable after one year	383,006	428,403

The long-term loans are secured by fixed charges over all the properties owned by Bromley and Croydon Womens Aid Limited.

12 Creditors: amounts falling due within one year

	Notes	2022 £	2021 £
Bank loans	11	36,016	36,016
Other taxation and social security		21,829	23,106
Trade creditors		48,347	26,404
Accruals and deferred income		107,565	27,621
		213,757	113,147

13 Creditors: amounts falling due after more than one year

	Notes	2022 £	2021 £
Bank loans	11	383,006	428,403

Provisions for liabilities	2022 £	2021 £
	35,000	35,000

Movements on provisions:

Provisions for liabilities	2022	(Continued) 2021
		£
At 1 April 2021 and 31 March 2022		35,000

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			
	Balance at 1 April 2020	Incoming resources	Resources expended	Balance at 1 April 2021	Incoming resources	Resources expended	Balance at 31 March 2022
	£	£	£	£	£	£	£
Big Lottery	28,460	136,806	(160,517)	4,749	83,185	(87,934)	-
BBC Children in Need	-	39,104	(39,104)	-	39,709	(39,709)	-
London Community Foundation	11,325	-	(11,325)	-	-	-	-
COVID 19 Extraordinary Funding IDVA	-	20,190	(20,190)	-	-	-	-
BAME	-	29,738	(29,738)	-	29,527	(29,527)	-
Iris	-	58,004	(56,098)	1,905	68,000	(69,905)	-
MOJ Emergency Funding 2	-	72,615	(72,615)	-	-	-	-
LHA	-	-	-	-	26,667	(26,667)	-
City Bridge Trust	-	-	-	-	50,000	(50,000)	-
GLA	-	-	-	-	16,043	-	16,043
	39,785	356,457	(389,587)	6,654	313,131	(303,742)	16,043

16 Analysis of net assets between funds

	Unrestricted funds 2022	Restricted funds 2022	Total 2022	Unrestricted funds 2021	Restricted funds 2021	Total 2021
	£	£	£	£	£	£
Fund balances at 31 March 2022 are represented by:						
Tangible assets	1,381,016	-	1,381,016	1,422,022	-	1,422,022
Current assets/ (liabilities)	602,239	16,043	618,282	588,623	6,654	595,277
Long term liabilities	(383,006)	-	(383,006)	(428,403)	-	(428,403)
Provisions	(35,000)	-	(35,000)	(35,000)	-	(35,000)
	1,565,249	16,043	1,581,292	1,547,242	6,654	1,553,896

17 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

18 Cash generated from operations	2022	2021
	£	£
Surplus for the year	27,396	272,043
Adjustments for:		
Investment income recognised in statement of financial activities	(37)	(1)
Depreciation and impairment of tangible fixed assets	41,006	47,351
Movements in working capital:		
Decrease/(increase) in debtors	122,165	(79,793)
Increase/(decrease) in creditors	100,610	(169,006)
Cash generated from operations	291,140	70,594

19 Analysis of changes in net funds

	At 1 April 2021	Cash flows	At 31 March 2022
	£	£	£
Cash at bank and in hand	469,280	245,780	715,060
Loans falling due within one year	(36,016)	-	(36,016)
Loans falling due after more than one year	(428,403)	45,397	(383,006)
	4,861	291,177	296,038

BROMLEY AND CROYDON WOMEN'S AID

England & Wales - Charity number 1068007

Accounts

Charity Registration No. 1068007

Company Registration No. 03320296 (England and Wales)

BROMLEY AND CROYDON WOMEN'S AID LIMITED

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

Fawley Judge & Easton
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