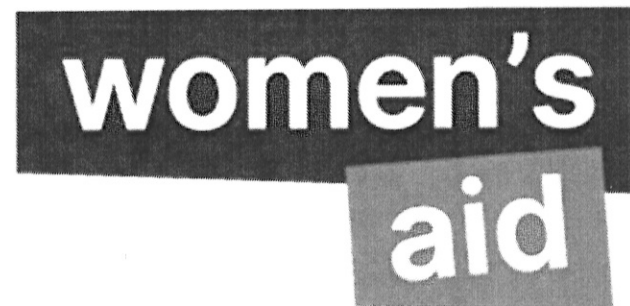


Charity registration number 1068007

Company registration number 03320296 (England and Wales)

Bromley & Croydon



**Bromley and Croydon Women's Aid Limited**

**Annual Report and Financial Statements**

**for the year ended 31 March 2025**

# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

## **LEGAL AND ADMINISTRATIVE INFORMATION**

---

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

---

# BROMLEY AND CROYDON WOMEN'S AID LIMITED

## CONTENTS

---

	<b>Page</b>
Trustees' report	1 - 14
Statement of Trustees' responsibilities	15
Independent auditor's report	17 - 19
Statement of financial activities	16
Balance sheet	21 - 22
Statement of cash flows	20
Notes to the financial statements	23 - 35

---

# **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 to 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 services 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.



# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

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

---

### **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 refugees 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.

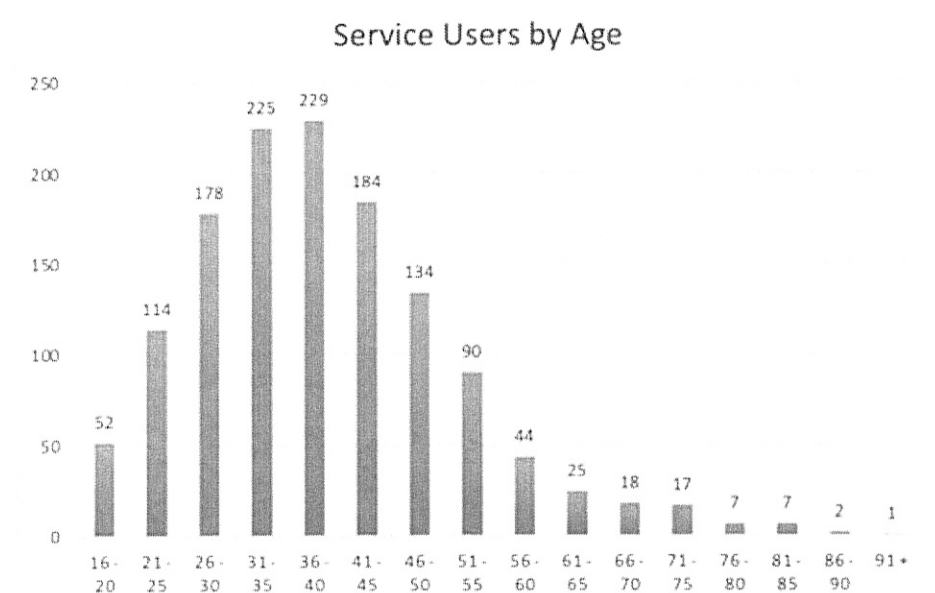
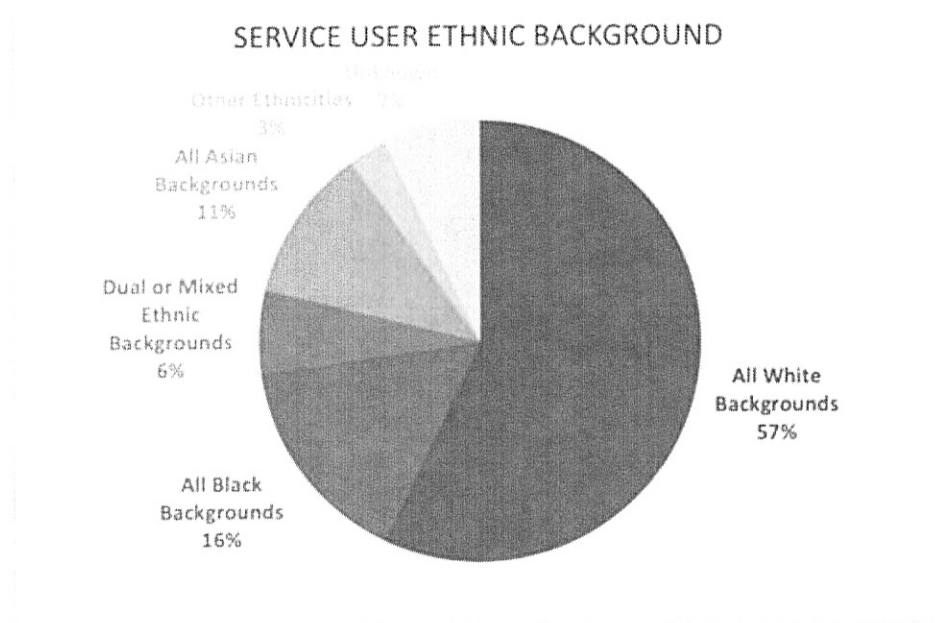
BCWA supports a diverse group of clients, primarily aged 26–45, clients range from 16 to over 90 years of age. Many clients face additional vulnerabilities such as mental and physical health issues, substance misuse, and criminal justice involvement. Immigration status adds complexity, with over a quarter 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.

# BROMLEY AND CROYDON WOMEN'S AID LIMITED

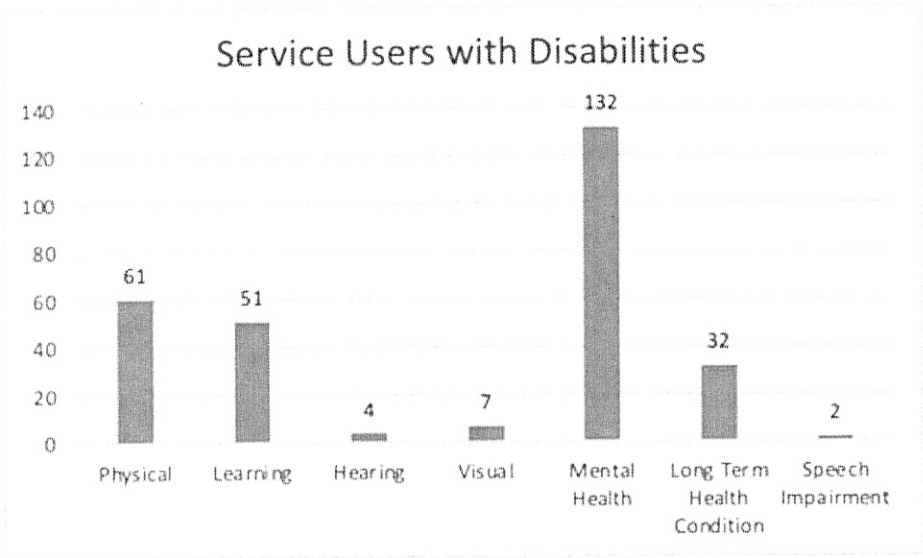
## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Our Service Users by ethnicity, age and disability:



**BROMLEY AND CROYDON WOMEN'S AID LIMITED**

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



**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.

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

# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

### ***FOR THE YEAR ENDED 31 MARCH 2025***

---

#### 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.

# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

### **FOR THE YEAR ENDED 31 MARCH 2025**

---

#### 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 AND CROYDON WOMEN'S AID LIMITED**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

### **FOR THE YEAR ENDED 31 MARCH 2025**

---

#### 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.

# BROMLEY AND CROYDON WOMEN'S AID LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 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.



# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

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

---

### **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.



# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

### ***FOR THE YEAR ENDED 31 MARCH 2025***

---

#### 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.)

# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

### ***FOR THE YEAR ENDED 31 MARCH 2025***

---

#### **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.

# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

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

---

### 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.

# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

### ***FOR THE YEAR ENDED 31 MARCH 2025***

---

#### 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.

# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

***FOR THE YEAR ENDED 31 MARCH 2025***

---

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.

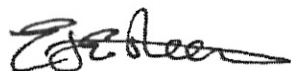
Board members are encouraged to attend relevant training in area such a governance, human resource management, financial management, and contractual compliance. The cost of this training is met by the charity.

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

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
<b>Income from:</b>							
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
<b>Total income</b>		1,585,033	1,129,747	2,714,780	1,578,952	921,503	2,500,455
<b>Expenditure on:</b>							
Charitable activities	5	1,610,216	1,129,747	2,739,963	1,570,222	929,833	2,500,055
<b>Total expenditure</b>		1,610,216	1,129,747	2,739,963	1,570,222	929,833	2,500,055
<b>Net income/(expenditure)</b>		(25,183)	-	(25,183)	8,730	(8,330)	400
Transfers between funds		-	-	-	(8,330)	8,330	-
<b>Other recognised gains and losses:</b>							
Other losses	10	(135)	-	(135)	-	-	-
<b>Net movement in funds</b>	6	(25,318)	-	(25,318)	400	-	400
<b>Reconciliation of funds:</b>							
Fund balances at 1 April 2024		1,622,457	-	1,622,457	1,622,057	-	1,622,057
<b>Fund balances at 31 March 2025</b>		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.



# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

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

---

#### **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.

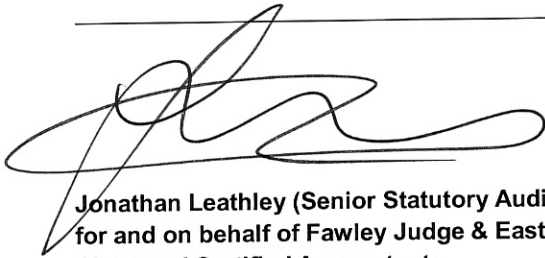
This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report 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.

# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

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

# BROMLEY AND CROYDON WOMEN'S AID LIMITED

## BALANCE SHEET

AS AT 31 MARCH 2025

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

# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

## **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**

# BROMLEY AND CROYDON WOMEN'S AID LIMITED

## BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2025

---

### 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.

# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS**

***FOR THE YEAR ENDED 31 MARCH 2025***

---

### **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.

# BROMLEY AND CROYDON WOMEN'S AID LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 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.



# BROMLEY AND CROYDON WOMEN'S AID LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

---

### 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.

# BROMLEY AND CROYDON WOMEN'S AID LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 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
<b>Donations and gifts</b>						
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

# **BROMLEY AND CROYDON WOMEN'S AID LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

### **FOR THE YEAR ENDED 31 MARCH 2025**

#### **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

# BROMLEY AND CROYDON WOMEN'S AID LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 5 Charitable activities

	Charitable Expenditure	Charitable Expenditure
	2025	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
	<u>2,727,454</u>	<u>2,496,028</u>
Bad Debt	12,509	4,027
	<u>2,739,963</u>	<u>2,500,055</u>
<b>Analysis by fund</b>		
Unrestricted funds	1,610,216	1,570,222
Restricted funds	1,129,747	929,833
	<u>2,739,963</u>	<u>2,500,055</u>

### 6 Net movement in funds

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

### 7 Trustees

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

# BROMLEY AND CROYDON WOMEN'S AID LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 8 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Service delivery	36	36
Management and administration	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	-

# BROMLEY AND CROYDON WOMEN'S AID LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 11 Tangible fixed assets

	Freehold land and buildings £	Plant and equipment £	Fixtures and fittings £	Motor vehicles £	Total £
<b>Cost</b>					
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
<b>Depreciation and impairment</b>					
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
<b>Carrying amount</b>					
At 31 March 2025	1,265,818	-	-	-	1,265,818
At 31 March 2024	1,312,417	-	-	-	1,312,417

### 12 Investment property

	2025 £
<b>Fair value</b>	
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
<b>13 Debtors</b>		
<b>Amounts falling due within one year:</b>		
Trade debtors	304,329	222,176
Other debtors	55,816	57,609
Prepayments and accrued income	76,004	74,521
	436,149	354,306

# BROMLEY AND CROYDON WOMEN'S AID LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 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

# BROMLEY AND CROYDON WOMEN'S AID LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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



# BROMLEY AND CROYDON WOMEN'S AID LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 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			Movement in funds		
	Incoming	Resources	Transfers	Balance at	Incoming	Resources	Balance at	Incoming	Resources
	resources	expended		1 April 2024	resources	expended 31 March 2025	1 April 2024	resources	expended 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)	-	-	-



# BROMLEY AND CROYDON WOMEN'S AID LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 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
<b>Adjustments for:</b>		
Foreign exchange differences	(135)	-
Depreciation and impairment of tangible fixed assets	46,599	41,200
<b>Movements in working capital:</b>		
(Increase) in debtors	(81,843)	(44,667)
Increase/(decrease) in creditors	87,866	(50,200)
<b>Cash generated from/(absorbed by) operations</b>	<u>27,304</u>	<u>(53,267)</u>

### 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)
	<u>(2,216,867)</u>	<u>(216,425)</u>	<u>(2,433,292)</u>