

# BIRMINGHAM AND SOLIHULL WOMEN'S AID

England & Wales · Charity number 1073926

## Details

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**Other names** BIRMINGHAM WOMEN'S AID, BIRMINGHAM & SOLIHULL WOMEN'S AID

**Status** Registered

**Legal form** Charitable company

**Company number** [03509538](#)

**Registered** 1999-02-12

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Birmingham Womens Aid  
Ryland House  
44-48 Bristol Street  
Birmingham  
B5 7AA

**Phone** 01216858687

**Email** [info@bswaid.org](mailto:info@bswaid.org)

**Website** [www.bswaid.org](http://www.bswaid.org)

## Activities

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**Objects:** THE OBJECTS OF THE COMPANY SHALL BE TO RELIEVE THE DISTRESS AND SUFFERING FACED BY WOMEN, CHILDREN AND YOUNG PEOPLE WHO HAVE EXPERIENCED, OR ARE EXPERIENCING, DOMESTIC VIOLENCE AND ABUSE. IN ASSOCIATION WITH STATUTORY, VOLUNTARY AND OTHER ORGANISATIONS, THIS RELIEF SHALL BE PROVIDED IN ANY MANNER WHICH NOW IS OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE.

**Activities:** BSWAID is working with women and children affected by domestic violence by: offering safe temporary accommodation, appropriate and accessible support services including supporting women in accessing justice system. The charity raises awareness and promotes action against Domestic violence and promotes policy and best practice that responds to women and children's needs.

## Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Children/young People, Other Defined Groups

## Geography

- Birmingham City
- Solihull

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£8,293,567	£7,817,540	£6,250,269	146
2024-03-31	£8,323,150	£7,991,460	£5,774,242	186
2023-03-31	£7,982,109	£7,377,794	£5,442,552	190
2022-03-31	£7,077,510	£6,624,405	£4,838,237	188
2021-03-31	£7,398,767	£7,088,639	£4,385,132	168

## Trustees

Name	Role	Appointed
<b>Patricia McCabe</b>	Chair	2015-12-08
Carol Herity		2016-03-15
Jessica Reid		2022-09-20
Joanne Birch		2023-06-20
Kailash Kaur Chauhan		2023-06-20
Natasha Randhawa		2022-09-20
Shanice Begum		2020-04-24
Sheon Hutchinson		2023-03-21
Theresa Nelson		2020-04-26

**BIRMINGHAM AND SOLIHULL WOMEN'S AID**

England & Wales - Charity number 1073926

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# Accounts

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REGISTERED COMPANY NUMBER: 03509538 (England and Wales)  
REGISTERED CHARITY NUMBER: 1073926

OFFICE COPY  
PLEASE SIGN WHERE INDICATED  
AND RETURN A.S.A.P.

**REPORT OF THE TRUSTEES AND**  
**AUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2025**  
**FOR**  
**BIRMINGHAM & SOLIHULL WOMEN'S AID**  
**(A COMPANY LIMITED BY GUARANTEE)**

French Ludlam & Co Limited  
Statutory Auditors and Accountants  
Mountfield House  
661 High Street  
Kingswinford  
West Midlands  
DY6 8AL

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

	<b>Page</b>
<b>Chair's Report</b>	1
<b>Report of the Trustees</b>	2 to 7
<b>Report of the Independent Auditors</b>	8 to 11
<b>Statement of Financial Activities</b>	12
<b>Statement of Financial Position</b>	13
<b>Statement of Cash Flows</b>	14
<b>Notes to the Statement of Cash Flows</b>	15
<b>Notes to the Financial Statements</b>	16 to 28

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**CHAIR'S REPORT**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

The Board of Trustees is pleased to present its annual report together with the financial statements for the year ending 31st of March 2025, which have been prepared to meet the requirements for a director's report and accounts for companies act purposes.

The 'perfect storm' I have described previously, of overstretched statutory and voluntary services, reduced budgets and cuts to services, particularly those funded by Birmingham City Council, continuing cost of living pressures, and rising inequality came home to roost during 2024/25, as we and other service providers were forced to re-tender for many core services at reduced levels of funding. Our funders had to make significant savings, leading to a shortfall of resources and difficult decisions for us as service providers. I would like to pay tribute to our workforce who again showed their ongoing commitment to the women and children we serve, making sacrifices to maintain services even when facing difficult times themselves. The board is indebted to them all.

Nevertheless, the demand for our services continued to grow and we did have to make some redundancies and reconfigure some services, whilst working to maintain the quality and reach of the majority of our offer. Recruitment challenges continue to make even more demands on our staff and other resources. Our efforts to strengthen organisational capacity continue. At board level, the trustees continued our work to ensure our governance is fit for the 21st century, with a board that can effectively support management colleagues in leading an organisation able to respond and innovate in the face of continuing and increasing need.

By year end, the board had almost completed its governance improvement plan, with a full suite of up-to-date policies and documentation to guide us, and clear plans to formalise our board and trustee appraisal and performance management processes. More trustees took on additional responsibilities outside of board meetings, including committee membership, enabling us to enhance individual and collective understanding of and engagement with the wider organisation. Our commitment to diversity equality and inclusion remains as strong as ever, equipping us to meet the diverse needs of the women who need our services.

Effective partnerships remain essential to mitigate the pressures BSWA faces and to strengthen the whole system that supports women and children in staying safe and rebuilding lives. I would like to take this opportunity to thank my colleague trustees, managers, staff, volunteers and partners who together contribute to the delivery of high-quality provision and support to women and children affected by violence and abuse.

Patricia McCabe, Chair of the Board of Trustees

16th September 2025

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31ST MARCH 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2025. The trustees have adopted the provisions of 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**

##### **Vision**

To create space for women and children subjected to abuse to be safe, take action and be in control, and to build a society where violence against women and children no longer exists through developing understanding, challenging inequality and inspiring change.

##### **Values**

- Trust and Integrity
- Belonging and Inclusion
- Openness and Accountability
- Services run by women for women

##### **Culture**

Our commitment to all of the women and children we work with, and to the women that work here is:

- We listen
- We believe your experiences of abuse
- We prioritise your safety
- We do what we say
- We continually learn
- We recognise your strength

##### **Charitable Objectives**

In line with our governing document, BSWA provides specialist support to women, children, and young people affected by domestic and sexual violence through refuge accommodation, community outreach, early intervention, prevention, and advocacy.

##### **Public Benefit**

The Trustees confirm they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

##### **Beneficiaries of our services**

BSWA beneficiaries are women, children and young people subject to domestic and sexual violence.

##### **Equality**

We will embed anti-discriminatory practice and challenge inequality in all that we do.

##### **Influence**

We will use our expertise as leading domestic abuse specialists to build the understanding that drives cultural change.

##### **Profile**

We will tell our story and engage others to secure the resources, recognition and support necessary to enable us to achieve our vision.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**OBJECTIVES AND ACTIVITIES**

**Structure, Governance and Management**

**Governance**

The Board operates in line with the **Charity Governance Code** and the **RACE Code**. During the year, the Board implemented its Governance Improvement Plan, updating governance documentation, revising the Risk Register and assurance framework, and clarifying the expectations of Trustees.

Standing committees of the Board include:

- **Nominations and Remuneration Committee** - oversees Trustee recruitment, induction, and performance.
- **Finance and Audit Committee** - monitors financial performance and risk.

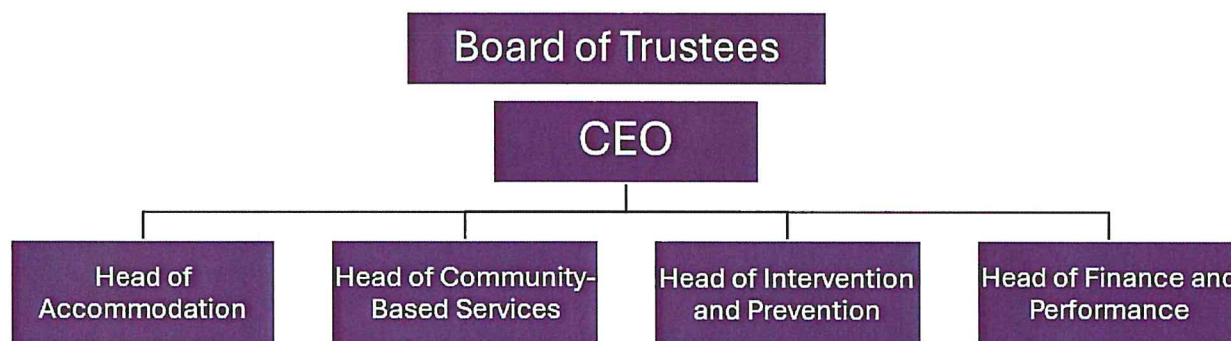
**Trustee Recruitment, Induction and Training**

Skills audits are conducted regularly, and new Trustees are recruited to ensure the Board reflects the diversity and skills required to lead the organisation. New Trustees receive an induction pack and spend time with the Chair, CEO, and senior staff. Ongoing training includes safeguarding, GDPR, cyber security, and finance.

**Management**

The day-to-day management of the charity is delegated to the CEO, supported by the Senior Leadership Team. The CEO has ready access to the Chair and other trustees. Trustees remain informed through regular project visits, taking the opportunity to view our buildings, and engage with service users and staff.

**Management Structure**



**Safeguarding**

Safeguarding is a core responsibility of all Trustees, supported by a lead Trustee for safeguarding who works closely with the Designated Safeguarding Lead. Safeguarding audits are conducted annually and reported to the Board.

**Inclusion**

Our commitment to inclusion is reflected in our trustee recruitment practice, resulting in 60% of trustees are BAME and 20% lesbian. 55% of BSWA's staff workforce are BAME. This is in comparison to approx. 52% of the population of the area according to the 2021 census for Birmingham and Solihull.

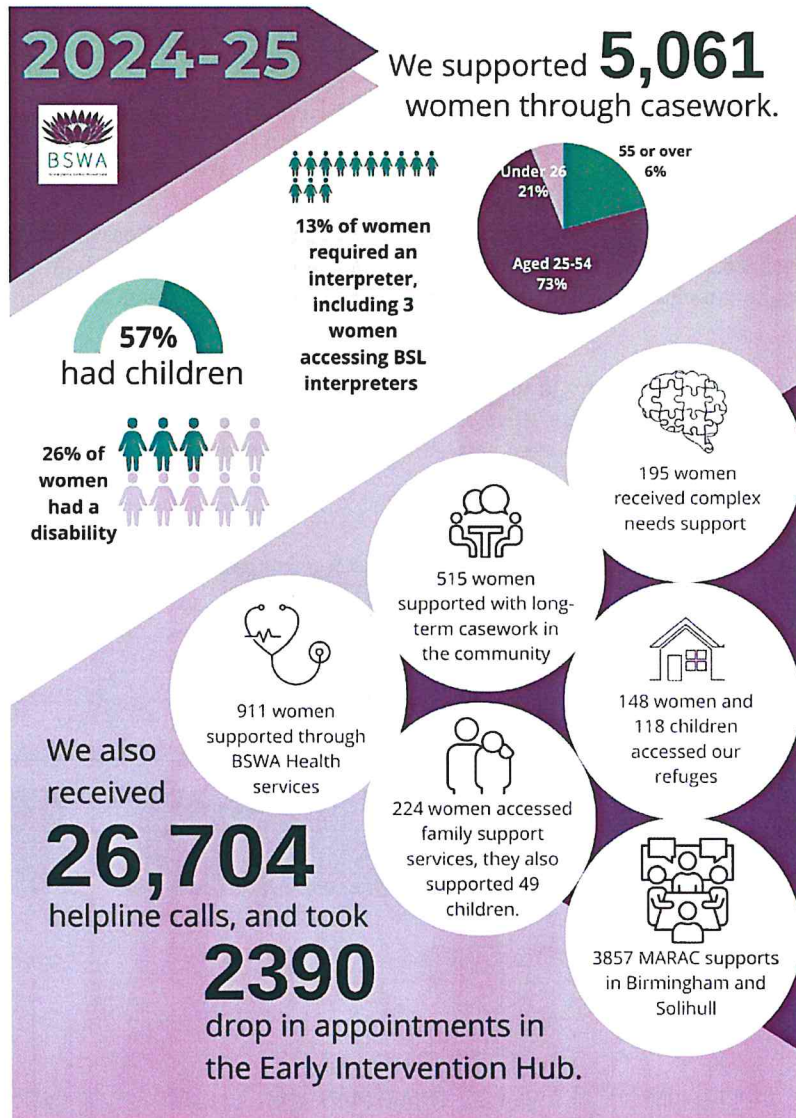
## BIRMINGHAM & SOLIHULL WOMEN'S AID

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST MARCH 2025

#### Achievements and Performance

##### Overview

2024-25 was a challenging year, marked by continuing budget cuts under Section 114 oversight and other statutory sector commissioning, the cost of living crisis, and increased demand for services. For the first time, we were forced to turn women away from our Early Intervention Hub due to lack of capacity.



In 2024-25:

- **13,456 women** accessed our community-based services.
- We received **26,704** incoming helpline calls
- Refuges operated to capacity throughout the year.
- Multi-Agency Risk Assessment Conference (MARAC) referrals continued to rise, with a total increase of 15% in 2024-25 compared to 2023-24.
- We recruited, inducted and trained an additional **35** volunteers to join the team to provide direct support to women working on rough helpline cover, community services and community fundraising activity.
- We were recommissioned by Birmingham City Council to deliver refuge provision, helpline, and outreach services (with reduced funding).
- Funding was secured for one year supporting refuge project work, HUB and specialist children's work to take us into 2025-26.
- The Early Intervention Partnership with West Midlands Police was established, leading to involvement in the national launch of Raneem's Law.

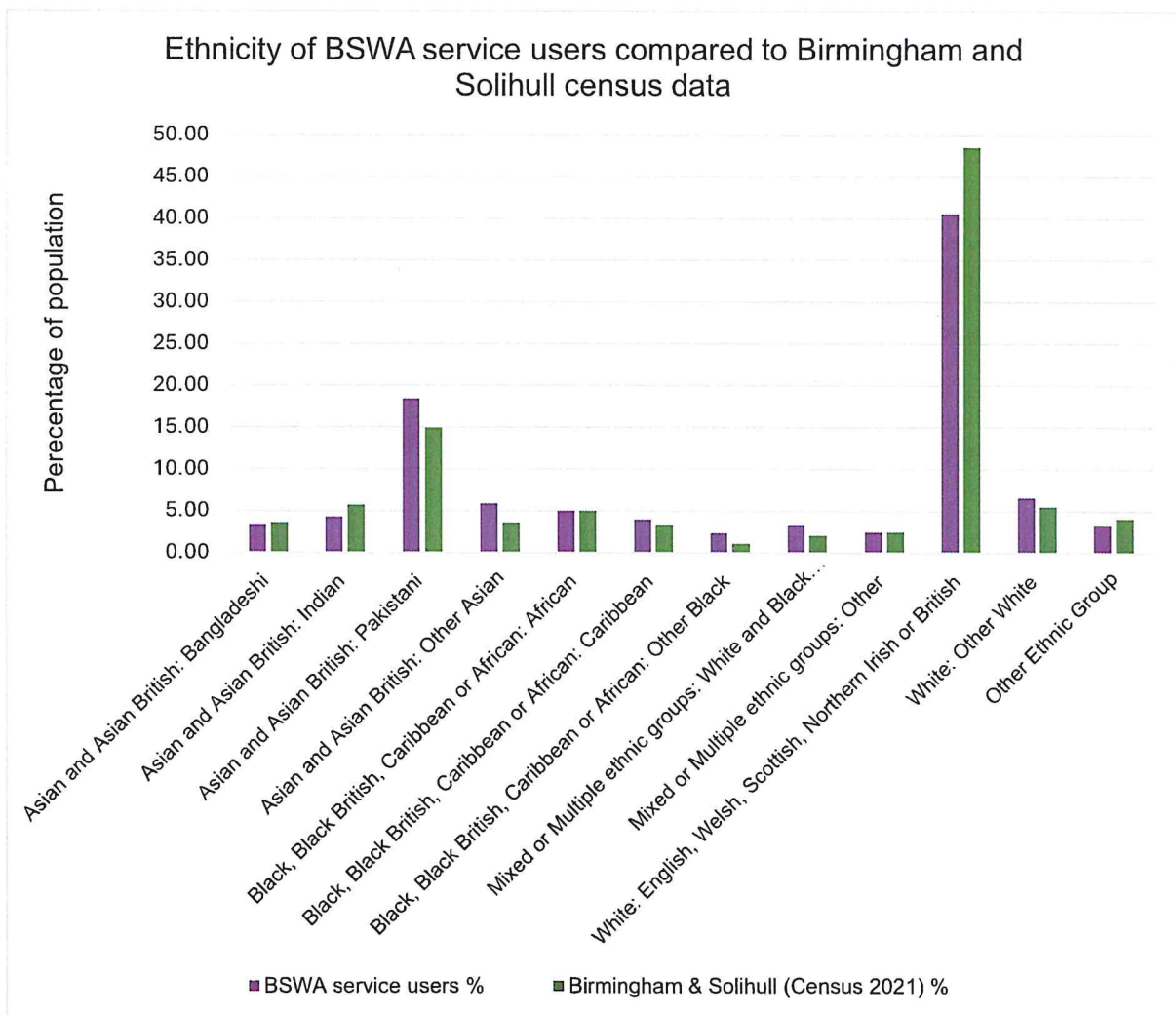
**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

- Birmingham's Domestic Abuse Strategy was launched and BSWA plays a central role in the development and implementation through sub groups.
- BSWA disbursed over £650k in Housing Support grants to women in domestic abuse services and migrant women with no recourse to public funds (NRPF).
- Our new finance system's capacity has further streamlined and strengthened reporting.
- Following a review of our fundraising function we have agreed a new and enhanced fundraising and marketing team that will focusing on corporate and major donors alongside our very active community fundraising work.

**Service User Profile - Ethnicity**

This data reinforces the charity's commitment to inclusive services that meet the needs of women from a wide range of cultural and ethnic backgrounds.



## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31ST MARCH 2025**

#### **Results for the year and Reserves Policy**

The charity ended the financial year with total income of £8,293,567 (previous year: £8,323,151) and total expenditure of £7,817,540 (previous year: £7,991,461), resulting in a net surplus of £476,027.

There were no restricted funds, while unrestricted reserves stood at £6,250,269. The trustees consider this level of reserves to be appropriate for the charity's operational needs and future commitments. A reserves policy is in place to ensure financial sustainability and risk mitigation.

As of 31 March 2025, £4,296,526 constitutes free reserves, equivalent to 6.6 months of operating costs. Additional designated reserves, potentially re-designated as free reserves, total £1,953,743, which represents an overall total of 9.6 months of running costs.

The charity remains financially stable, with adequate resources to continue its work in the foreseeable future. The trustees regularly monitor financial performance and ensure that appropriate controls and governance structures are maintained.

#### **Principal funding sources**

The charity's principal funding sources include:

- Birmingham City Council (BCC)
- Solihull Borough Council
- Office of the Police and Crime Commissioner & Ministry of Justice (MOJ)
- CCG Iris

#### **Principal risks and uncertainties**

The Trustees monitor risks on a quarterly basis. The main risks identified in 2024-25 were:

- Reduction in funding and contract values.
- Loss of key staff due to recruitment challenges.
- Loss of premises.

Mitigation measures include increased capacity to undertake active fundraising, strengthening partnerships, and developing contingency plans.

#### **Future plans**

- Review the Memorandum and Articles of Association in 2025-26.
- Expand fundraising capacity to diversify income streams.
- Continue to embed equality, diversity, and inclusion in all governance and service delivery.
- Strengthen partnerships to improve safety and outcomes for women and children.

## **STRUCTURE AND GOVERNANCE**

### **Governing document**

Birmingham & Solihull Women's Aid is a registered charity, registration number 1073926 and a company limited by guarantee, registration number 03509538. The governing document is the Memorandum and Articles of Association of the company, which establish the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03509538 (England and Wales)

**Registered Charity number**

1073926

**Registered office**

Ryland House  
44-48 Bristol Street  
Birmingham  
B5 7AA

**Trustees**

P McCabe Chair of Board of Trustees  
C A Herity  
S Hussain (resigned 29/7/24)  
S Begum  
T Nelson Chair, Remuneration & Nominations  
S Hutchinson  
J Reid  
N Randhawa  
J A Zacheva  
J L Birch Treasurer  
K Kaur Chauhan

**Company Secretary**

M R Connolly

**Auditors**

French Ludlam & Co Limited  
Statutory Auditors and Accountants  
Mountfield House  
661 High Street  
Kingswinford DY6 8AL

**Solicitors**

Tyndalwoods  
29 Woodbourne Road  
Edgbaston B17 8BY

**Banks**

Co-op Bank  
Colmore Row  
Birmingham B3 3BA

CAF Bank  
25 Kings Hill Avenue  
Kings Hill  
West Malling ME19 4JQ

**Senior Leadership Team during the year**

M R Connolly, Chief Executive Officer  
S Dennis, Operations Manager  
J E Morgan, Finance Manager  
S Islam, Operations Manager  
P K Dhaliwal

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Birmingham & Solihull Women's Aid for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

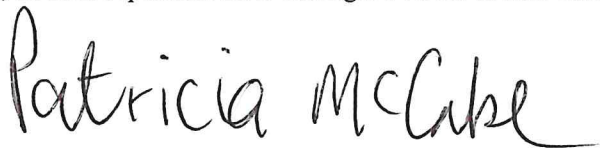
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

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

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 16th September 2025 and signed on the board's behalf by:



Patricia McCabe, Chair of the Board of Trustees

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Opinion**

We have audited the financial statements of Birmingham & Solihull Women's Aid (the 'charitable company') for the year ended 31st March 2025 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; 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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 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.

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; 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 charitable company for the purposes 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 charitable company'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.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Our responsibilities for the audit of the financial statements**

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 a Report of the Independent Auditors 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:

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (ie. gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

John Richard Fullman (Senior Statutory Auditor)  
for and on behalf of French Ludlam & Co Limited  
Statutory Auditors and Accountants  
Mountfield House  
661 High Street  
Kingswinford  
West Midlands  
DY6 8AL

Date: .....

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	3	231,035	-	231,035	232,401
<b>Charitable activities</b>					
Community and therapeutic Accommodation	6	1,351,136 2,139,568	4,247,606 105,030	5,598,742 2,244,598	5,992,584 1,953,571
Other trading activities	4	112,296	-	112,296	83,800
Investment income	5	56,205	-	56,205	40,343
Other income	7	50,691	-	50,691	20,452
<b>Total</b>		<u>3,940,931</u>	<u>4,352,636</u>	<u>8,293,567</u>	<u>8,323,151</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Community and therapeutic Accommodation	8	2,130,553 916,340	3,246,889 1,326,194	5,377,442 2,242,534	5,784,211 2,124,124
Fundraising trading		<u>197,564</u>	-	<u>197,564</u>	<u>83,126</u>
<b>Total</b>		<u>3,244,457</u>	<u>4,573,083</u>	<u>7,817,540</u>	<u>7,991,461</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	23	696,474 <u>(220,447)</u>	(220,447) <u>220,447</u>	476,027 <u>-</u>	331,690 <u>-</u>
<b>Net movement in funds</b>		476,027	-	476,027	331,690
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>5,774,242</u>	-	<u>5,774,242</u>	<u>5,442,552</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>6,250,269</u>	<u>-</u>	<u>6,250,269</u>	<u>5,774,242</u>

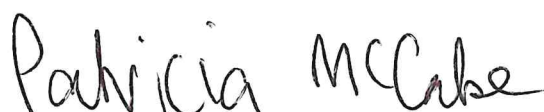
The notes form part of these financial statements

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**STATEMENT OF FINANCIAL POSITION**  
**31ST MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	15	2,741,070	-	2,741,070	2,777,610
<b>CURRENT ASSETS</b>					
Debtors	16	1,414,977	-	1,414,977	1,881,861
Investments	17	3,155,027	-	3,155,027	1,964,385
Cash at bank and in hand		<u>793,568</u>	-	<u>793,568</u>	<u>852,436</u>
		5,363,572	-	5,363,572	4,698,682
<b>CREDITORS</b>					
Amounts falling due within one year	18	(863,627)	-	(863,627)	(672,147)
<b>NET CURRENT ASSETS</b>		<u>4,499,945</u>	-	<u>4,499,945</u>	<u>4,026,535</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		7,241,015	-	7,241,015	6,804,145
<b>CREDITORS</b>					
Amounts falling due after more than one year	19	(990,746)	-	(990,746)	(1,029,903)
<b>NET ASSETS</b>		<u>6,250,269</u>	-	<u>6,250,269</u>	<u>5,774,242</u>
<b>FUNDS</b>	23				
Unrestricted funds				<u>6,250,269</u>	<u>5,774,242</u>
<b>TOTAL FUNDS</b>				<u>6,250,269</u>	<u>5,774,242</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 16th September 2025 and were signed on its behalf by:



Patricia McCabe, Chair of the Board of Trustees

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

	Notes	2025 £	2024 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	1,240,239	(114,924)
Interest paid		<u>(80,609)</u>	<u>(82,840)</u>
Net cash provided by/(used in) operating activities		<u>1,159,630</u>	<u>(197,764)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(42,726)	-
Sale of tangible fixed assets		-	55
Interest received		56,205	40,343
Decrease/(increase) in investments		<u>(1,190,642)</u>	<u>137,769</u>
Net cash (used in)/provided by investing activities		<u>(1,177,163)</u>	<u>178,167</u>
<b>Cash flows from financing activities</b>			
Loan repayments in year		<u>(41,335)</u>	<u>(21,251)</u>
Net cash used in financing activities		<u>(41,335)</u>	<u>(21,251)</u>
<b>Change in cash and cash equivalents in the reporting period</b>			
		<u>(58,868)</u>	<u>(40,848)</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>852,436</u>	<u>893,284</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>793,568</u>	<u>852,436</u>

The notes form part of these financial statements

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2025 £	2024 £
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	476,027	331,690
<b>Adjustments for:</b>		
Depreciation charges	79,266	98,673
Interest received	(56,205)	(40,343)
Interest paid	80,609	82,840
Decrease/(increase) in debtors	466,884	(268,638)
Increase/(decrease) in creditors	<u>193,658</u>	<u>(319,146)</u>
<b>Net cash provided by/(used in) operations</b>	<u><u>1,240,239</u></u>	<u><u>(114,924)</u></u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.24 £	Cash flow £	At 31.3.25 £
<b>Net cash</b>			
Cash at bank and in hand	<u>852,436</u>	<u>(58,868)</u>	<u>793,568</u>
	<u>852,436</u>	<u>(58,868)</u>	<u>793,568</u>
<b>Liquid resources</b>			
Deposits included in cash	-	-	-
Current asset investments	<u>1,964,385</u>	<u>1,190,642</u>	<u>3,155,027</u>
	<u>1,964,385</u>	<u>1,190,642</u>	<u>3,155,027</u>
<b>Debt</b>			
Debts falling due within 1 year	(32,761)	2,178	(30,583)
Debts falling due after 1 year	<u>(1,029,903)</u>	<u>39,157</u>	<u>(990,746)</u>
	<u>(1,062,664)</u>	<u>41,335</u>	<u>(1,021,329)</u>
<b>Total</b>	<u><u>1,754,157</u></u>	<u><u>1,173,109</u></u>	<u><u>2,927,266</u></u>

The notes form part of these financial statements

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **NOTES TO THE FINANCIAL STATEMENTS** **FOR THE YEAR ENDED 31ST MARCH 2025**

#### **1. CHARITY STATUS**

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute to an amount not exceeding £1 towards the assets of the charity in the event of liquidation. The registered company number is 3509538.

The charity's registered office is Ryland House, 44-48 Bristol Street, Birmingham B5 7AA.

#### **2. ACCOUNTING POLICIES**

##### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

##### **Going concern**

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

##### **Critical accounting judgements and key sources of estimation uncertainty**

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

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

The areas where these judgements and estimates have been made include:

- Depreciation and residual values - the Trustees have reviewed the asset lives and associated residual values of all tangible fixed assets and have concluded that these values are appropriate;
- Debtors - debtors include amounts due from external organisations and individuals. The charity recognises provisions against specific debtor balances, that are based on the age of the debtor balance and assessed risk of recoverability. The value of trade debtors in the note is net of the provision for doubtful debts.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations and similar income are included in income when they are received.

Grants receivable from funders for activities in furtherance of the charity's objectives are included in the financial statements of the year when the service is provided.

Grants receivable for specific projects/costs are recognised in accordance with their individual terms and conditions. Income is recognised when the charity has entitlement to the funds which is when any performance conditions are met, it is probable that the income will be received, and the amount can be reliably measured. Grant income will be deferred if received in advance of meeting performance conditions or if the funder specifically states that the income must be spent in a future accounting period.

Investment income is accounted for when receivable.

Trading income is accounted for on a receivable basis.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**2. ACCOUNTING POLICIES - continued**

**Income**

Fees and other sundry income is accounted for in the year in which it is receivable by the charity. No amounts are included in the financial statements for services donated by volunteers.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Allocation and apportionment of costs**

Where it is possible, costs are allocated directly to the main expenditure categories of the SOFA. Where this is not possible, costs are allocated on the basis of the number of direct and support employees.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Short leasehold	- over the period of the lease
Fixtures and fittings	- 33% on cost
Motor vehicles	- 20% on cost

Freehold properties are stated in the balance sheet at cost less depreciation.

Tangible fixed assets are stated at cost less depreciation. Any expenditure on individual assets with a value below £2,500 is written off directly to revenue. Depreciation is provided in equal annual instalments over the estimated useful lives of the assets.

**Impairment of assets**

At each reporting date assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is immediately recognised in the Statement of Financial Activities.

If an impairment loss subsequently reverses, the carry amount of the asset is increased to the revised estimate of its recoverable amount, but not in excess of the amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal in any impairment loss is recognised immediately in the Statement of Financial Activities.

**Current asset investments**

Current asset investments are cash balances of guaranteed investment deposits.

**Goods donated for resale**

The charity receives donated goods for resale which it recognises at point of sale as the Trustees consider it to be impracticable to recognise such gifts on their receipt due to the large number of small value items received. As such, stocks of unsold donated goods are not valued for balance sheet purposes

**Trade debtors**

Trade debtors are amounts due for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price less any provision for bad debts.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**2. ACCOUNTING POLICIES - continued**

**Tangible fixed assets**

**Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and any other short term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Amounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. Trade creditors are recognised initially at the transaction price.

**Borrowings**

Bank borrowings are recorded at the initial transaction value less repayments made. Interest is charged to the Statement of Financial Activities as it arises over the term of the loan.

**Financial instruments**

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

**Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporate Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Government grants**

Government grants received are credited to the Statement of Financial Activities as the relevant costs are incurred.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

<b>3. DONATIONS AND LEGACIES</b>		<b>2025</b>	<b>2024</b>
		£	£
Donations		<u>231,035</u>	<u>232,401</u>
<b>4. OTHER TRADING ACTIVITIES</b>		<b>2025</b>	<b>2024</b>
		£	£
Shop income from sale of donated goods		<u>112,296</u>	<u>83,800</u>
<b>5. INVESTMENT INCOME</b>		<b>2025</b>	<b>2024</b>
		£	£
Deposit account interest		<u>56,205</u>	<u>40,343</u>
<b>6. INCOME FROM CHARITABLE ACTIVITIES</b>		<b>2025</b>	<b>2024</b>
	Activity	£	£
Grants	Community and therapeutic	5,590,630	5,989,489
Training	Community and therapeutic	8,112	3,095
Grants	Accommodation	847,792	810,111
Rent	Accommodation	<u>1,396,805</u>	<u>1,143,460</u>
		<u>7,843,339</u>	<u>7,946,155</u>

Grants received, included in the above, are as follows:

	<b>2025</b>	<b>2024</b>
	£	£
Birmingham City Council	1,360,762	1,915,143
Big Lotto Young Women's VAWG worker	96,029	94,146
Integrated Care Board	111,879	104,460
BCC Vulnerable Adults Commissioning Services	1,402,791	1,431,656
Birmingham Community Safety Partnership	-	21,500
Police and Crime Commissioner	1,759,353	1,495,021
Solihull MBC Public Health Services	682,996	651,694
Children in Need	-	9,944
CCG - IRIS	336,000	360,000
The Springfield Project	-	19,456
Smallwood Trust	211,667	175,332
Heart of England	-	32,000
NHS Hospital Trust	205,556	161,842
BVSC	-	9,999
Nationwide	24,963	24,962
West Midland Combined Authority	-	7,000
Southall Black Sisters	207,759	230,778
St Basils	4,167	50,000
Bailey Thomas	-	4,167
Research Better Together	500	500
NatWest Circle Fund	4,000	-
Islamic Relief	30,000	-
	<u>6,438,422</u>	<u>6,799,600</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**7. OTHER INCOME**

	<b>2025</b>	2024
	£	£
Other income	<u><b>50,691</b></u>	<u>20,452</u>

Other income includes Access to Work claims of £13,907 (2024 £15,550) .

**8. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 9) £	Totals £
Community and therapeutic Accommodation	4,565,127	812,315	5,377,442
Fundraising trading	1,914,977	327,557	2,242,534
	<u>197,564</u>	<u>-</u>	<u>197,564</u>
	<u><b>6,677,668</b></u>	<u><b>1,139,872</b></u>	<u><b>7,817,540</b></u>

**9. SUPPORT COSTS**

	Governance costs £	Finance £	Info tech £	Manage't £	Total 2025 £	Total 2024 £
Community and therapeutic Accommodation	90,517	188,294	62,764	470,740	812,315	847,888
	<u>32,749</u>	<u>76,908</u>	<u>25,637</u>	<u>192,263</u>	<u>327,557</u>	<u>279,372</u>
	<u><b>123,266</b></u>	<u><b>265,202</b></u>	<u><b>88,401</b></u>	<u><b>663,003</b></u>	<u><b>1,139,872</b></u>	<u><b>1,127,260</b></u>

**10. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	<b>2025</b>	2024
	£	£
Audit	<b>10,340</b>	9,872
Depreciation - owned assets	<b>79,266</b>	98,673
Operating leases	<b>143,110</b>	109,911
Trustees' reimbursed expenses	-	95
Defined pension scheme contributions	<u><b>173,839</b></u>	<u>200,579</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**11. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31st March 2025 nor for the year ended 31st March 2024.

**Trustees' expenses**

No trustees' expenses were paid in the year to 31st March 2025. The total amount of travel expenses reimbursed to trustees during the year to 31st March 2024 was £95, in respect of one trustee.

**12. STAFF COSTS**

	2025	2024
	£	£
Wages and salaries	4,841,855	5,208,380
Social security costs	441,724	463,168
Other pension costs	<u>173,838</u>	<u>200,579</u>
	<u><u>5,457,417</u></u>	<u><u>5,872,127</u></u>

Total redundancy costs for 2025 was £27,864 (2024 £6,902).

Termination payments are comprised of voluntary and compulsory redundancy. Payments are recognised in staff costs once they are quantifiable and upon communication of intention to pay.

There was no unpaid redundancy at 31st March 2025 (2024 £nil).

The charity arranges private health insurance in respect of its employees. The total cost of this insurance for the year was £19,607 (2024 £20,079).

The average monthly number of employees during the year was as follows:

	2025	2024
Senior management	6	6
Finance and administration	7	15
Project/refuge	131	163
Shops	<u>2</u>	<u>2</u>
	<u><u>146</u></u>	<u><u>186</u></u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2025	2024
£60,001 - £70,000	3	2
£70,001 - £80,000	-	1
£100,001 - £110,000	-	1
£110,001 - £120,000	<u>1</u>	<u>-</u>
	<u><u>4</u></u>	<u><u>4</u></u>

The total employee benefits of the key management personnel of the charity was £425,003 (2024 - £385,005).

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	232,401	-	232,401
<b>Charitable activities</b>			
Community and therapeutic Accommodation	1,335,000 1,894,905	4,657,584 58,666	5,992,584 1,953,571
Other trading activities	83,800	-	83,800
Investment income	40,343	-	40,343
Other income	<u>20,452</u>	<u>-</u>	<u>20,452</u>
<b>Total</b>	<u>3,606,901</u>	<u>4,716,250</u>	<u>8,323,151</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Community and therapeutic Accommodation	1,163,576 1,981,218	4,620,635 142,906	5,784,211 2,124,124
Fundraising trading	<u>83,126</u>	<u>-</u>	<u>83,126</u>
<b>Total</b>	<u>3,227,920</u>	<u>4,763,541</u>	<u>7,991,461</u>
<b>NET INCOME/(EXPENDITURE)</b>			
Transfers between funds	378,981 <u>(47,291)</u>	(47,291) <u>47,291</u>	331,690 <u>-</u>
<b>Net movement in funds</b>	331,690	-	331,690
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	5,442,552	-	5,442,552
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>5,774,242</u>	<u>-</u>	<u>5,774,242</u>

**14. PENSION COMMITMENTS**

The charity operated a defined contribution pension scheme. The assets of the scheme are held separately from the charity in an independently administered fund. The pension charge represents contributions payable by the charity to the fund and amounted to £173,839 (2024 £200,579). The contributions are allocated between activities and restricted and unrestricted funds on a basis consistent with the use of staff resources.

Contributions totalling £27,786 (2024 £27,705) were payable to the fund at the balance sheet date.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**15. TANGIBLE FIXED ASSETS**

	Freehold property £	Short leasehold £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>					
At 1st April 2024	3,253,758	188,662	-	23,000	3,465,420
Additions	<u>-</u>	<u>-</u>	<u>42,726</u>	<u>-</u>	<u>42,726</u>
At 31st March 2025	<u>3,253,758</u>	<u>188,662</u>	<u>42,726</u>	<u>23,000</u>	<u>3,508,146</u>
<b>DEPRECIATION</b>					
At 1st April 2024	491,052	188,566	-	8,192	687,810
Charge for year	<u>65,075</u>	<u>96</u>	<u>9,495</u>	<u>4,600</u>	<u>79,266</u>
At 31st March 2025	<u>556,127</u>	<u>188,662</u>	<u>9,495</u>	<u>12,792</u>	<u>767,076</u>
<b>NET BOOK VALUE</b>					
At 31st March 2025	<u>2,697,631</u>	<u>-</u>	<u>33,231</u>	<u>10,208</u>	<u>2,741,070</u>
At 31st March 2024	<u>2,762,706</u>	<u>96</u>	<u>-</u>	<u>14,808</u>	<u>2,777,610</u>

Individual items of expenditure under £2,500 are not capitalised.

**16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025 £	2024 £
Trade debtors	1,208,794	1,053,020
Other debtors	523	40
Prepayments and accrued income	<u>205,660</u>	<u>828,801</u>
	<u>1,414,977</u>	<u>1,881,861</u>

**17. CURRENT ASSET INVESTMENTS**

	2025 £	2024 £
Guaranteed investment deposits	<u>3,155,027</u>	<u>1,964,385</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025	2024
	£	£
Bank loans and overdrafts (see note 20)	30,583	32,761
Trade creditors	348,242	290,467
Social security and other taxes	89,967	121,362
Other creditors	31,345	47,477
Accrued expenses	96,444	66,547
Deferred grants	<u>267,046</u>	<u>113,533</u>
	<u><b>863,627</b></u>	<u><b>672,147</b></u>

The movements in deferred grants is are analysed as follows:

	2024	2024
	£	£
Deferred grants at 1 April	113,533	406,033
Amounts released from previous years	(113,533)	(381,070)
Incoming resources deferred in the year	<u>267,046</u>	<u>88,570</u>
Deferred grants at 31 March	<u><b>267,046</b></u>	<u><b>113,533</b></u>

Deferred grants consists of project grants received in advance.

**19. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	2025	2024
	£	£
Bank loans (see note 20)	<u><b>990,746</b></u>	<u><b>1,029,903</b></u>

**20. LOANS**

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u><b>30,583</b></u>	<u><b>32,761</b></u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u><b>52,250</b></u>	<u><b>50,377</b></u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u><b>167,979</b></u>	<u><b>162,364</b></u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	<u><b>770,517</b></u>	<u><b>817,162</b></u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**21. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	139,443	122,046
Between one and five years	<u>60,702</u>	<u>142,255</u>
	<u><u>200,145</u></u>	<u><u>264,301</u></u>

**22. SECURED DEBTS**

The following secured debts are included within creditors:

	2025	2024
	£	£
Bank loans	<u><u>1,021,329</u></u>	<u><u>1,062,664</u></u>

A mortgage of £262,500 was obtained in the year to 31st March 2017 to assist in the purchase of a new refuge, The mortgage is repayable by monthly instalments over 20 years and is charged interest at a rate of 2.6875% per annum above the bank base rate.

On 29th October 2021 a further mortgage was taken out to fund the purchase of a further two refuges. This loan is repayable by monthly instalments over 10 years and carries an interest rate of 0.6875% per annum above the bank base rate.

The mortgages are secured by fixed and floating charges over the assets of the charity and a first legal charge held over the freehold properties The net book value of these properties is £2,687,663 (2024 £2,752,512).

**23. MOVEMENT IN FUNDS**

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	3,820,499	696,474	(220,447)	4,296,526
Staff redundancy reserve	400,000	-	(200,000)	200,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity leave reserve	53,967	-	-	53,967
Cost of living reserve	<u>200,000</u>	-	<u>200,000</u>	<u>400,000</u>
	5,774,242	696,474	(220,447)	6,250,269
<b>Restricted funds</b>				
General restricted reserve	-	(220,447)	220,447	-
	<u>5,774,242</u>	<u>476,027</u>	<u>-</u>	<u><u>6,250,269</u></u>
<b>TOTAL FUNDS</b>				

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**23. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	3,940,931	(3,244,457)	696,474
<b>Restricted funds</b>			
General restricted reserve	4,352,636	(4,573,083)	(220,447)
<b>TOTAL FUNDS</b>	<u>8,293,567</u>	<u>(7,817,540)</u>	<u>476,027</u>

**Comparatives for movement in funds**

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
<b>Unrestricted funds</b>				
General fund	3,488,809	378,981	(47,291)	3,820,499
Staff redundancy reserve	200,000	-	200,000	400,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity leave reserve	53,967	-	-	53,967
Cost of living reserve	400,000	-	(200,000)	200,000
	5,442,552	378,981	(47,291)	5,774,242
<b>Restricted funds</b>				
General restricted reserve	-	(47,291)	47,291	-
<b>TOTAL FUNDS</b>	<u>5,442,552</u>	<u>331,690</u>	<u>-</u>	<u>5,774,242</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	3,606,901	(3,227,920)	378,981
<b>Restricted funds</b>			
General restricted reserve	4,716,250	(4,763,541)	(47,291)
<b>TOTAL FUNDS</b>	<u>8,323,151</u>	<u>(7,991,461)</u>	<u>331,690</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**23. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
<b>Unrestricted funds</b>				
General fund	3,488,809	1,075,455	(267,738)	4,296,526
Staff redundancy reserve	200,000	-	-	200,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity leave reserve	53,967	-	-	53,967
Cost of living reserve	<u>400,000</u>	<u>-</u>	<u>-</u>	<u>400,000</u>
	5,442,552	1,075,455	(267,738)	6,250,269
<b>Restricted funds</b>				
General restricted reserve	-	(267,738)	267,738	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>5,442,552</u>	<u>807,717</u>	<u>-</u>	<u>6,250,269</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	7,547,832	(6,472,377)	1,075,455
<b>Restricted funds</b>			
General restricted reserve	9,068,886	(9,336,624)	(267,738)
	<u>16,616,718</u>	<u>(15,809,001)</u>	<u>807,717</u>

**Transfers between funds**

Within restricted funds:

The Repairs Reserve represents an allocation of general funds to allow for the refurbishing of properties.

Maternity Leave Reserve represents an allocation of general funds to cover costs associated with staff being on maternity leave.

Redundancy Reserve represents a prudent allocation of general funds to allow for any staffing restructure required following a reduction in income.

Capital Expenditure Reserve represents an allocation of general funds to allow for the purchase of additional property as needed by the charity.

The Cost of Living Reserve represents an allocation of general funds to allow for assistance during periods where living costs increase significantly.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**23. MOVEMENT IN FUNDS - continued**

**Transfers between funds - continued**

Restricted funds income relates to the operation of the charity's refuges and the provision of support and advice to the end users. All of the restricted funds income are expended within the year. Any funds in the year that relate to the forthcoming year are carried forward as deferred income with a corresponding cash balance or debtor shown in the accounts. General unrestricted funds are used to cover the funding shortfalls by way of a transfer between funds.

The balance transferred to unrestricted funds in the Statement of Financial Activities represent the balance of restricted fund contributions to general costs as agreed with the funding bodies.

**24. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31st March 2025.



**BIRMINGHAM AND SOLIHULL WOMEN'S AID**

England & Wales - Charity number 1073926

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# Accounts

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REGISTERED COMPANY NUMBER: 03509538 (England and Wales)  
REGISTERED CHARITY NUMBER: 1073926

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PLEASE SIGN WHERE INDICATED  
AND RETURN A.S.A.P.

**REPORT OF THE TRUSTEES AND**  
**AUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2024**  
**FOR**  
**BIRMINGHAM & SOLIHULL WOMEN'S AID**  
**(A COMPANY LIMITED BY GUARANTEE)**

French Ludlam & Co Limited  
Statutory Auditors and Accountants  
Mountfield House  
661 High Street  
Kingswinford  
West Midlands  
DY6 8AL

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

	<b>Page</b>
<b>Chair's Report</b>	1
<b>Report of the Trustees</b>	2 to 8
<b>Report of the Independent Auditors</b>	9 to 12
<b>Statement of Financial Activities</b>	13
<b>Statement of Financial Position</b>	14
<b>Statement of Cash Flows</b>	15
<b>Notes to the Statement of Cash Flows</b>	16
<b>Notes to the Financial Statements</b>	17 to 29

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**CHAIR'S REPORT**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

The Board of Trustees is pleased to present its annual report together with the financial statements for the year ending 31st March 2024, which have been prepared to meet the requirements for a Directors' report and accounts for Companies Act purposes.

The pressures on individuals, families and communities I have reported on in previous years continued to grow, reaching breaking point over this year. The shadow of austerity, the cost of living crisis, increasingly stretched local authority budgets, and rising inequality added to the already acute pressures experienced by the women and children we serve, as well as the statutory and voluntary services they rely on to help them stay safe and build lives free from violence and abuse. In particular, Birmingham the City Council filed a s114 order ('bankruptcy') in September 2023, which is impacting on both local authority and voluntary & community services across the city.

We continue to see demand for our services significantly outstrip resources, and despite very welcome additional support from Birmingham City Council just over 50% of the 32,289 calls made to our helpline could not be answered. Too many women are still having to call repeatedly to obtain the support they need and deserve. We continued to see significant increases in the highest risk cases; in the last 4 years the cumulative increase in cases where women are at risk of the most serious harm was 118% in Birmingham and 145% in Solihull. Over 10,628 women used our community based services, and refuges continued to be full to capacity. In addition to providing the services women and children need, day in day out, BSWA opened its Theresa Stewart Centre to provide early interventions with the aim of supporting women to take action and preventing escalation of harm. We were delighted to welcome Theresa Stewart's daughter and local MP Jess Phillips to open the Centre.

Sadly, as we write this report we already know that the Centre will, in year, be greatly reduced in its offer.

This year marked our 45th year of supporting women and children affected by domestic abuse, and all aspects of violence against women and girls (VAWG). We began to implement our revised strategy, which reaffirmed our vision and set out our plans for and commitments to delivering excellence in VAWG services. 2023/4 was year 1 of this plan, which reviewed and re-framed our services to ensure we remain current and prepared for the next 45 years!

The board of Trustees adopted the Charity Governance Code (December 2020) and the RACE Equality Code 2020, and continued our work throughout the year to improve our governance to meet their expectations. The Board's Governance Improvement Plan was implemented to update our governance documentation, develop a revised Risk Register and assurance framework, and clarify expectations of Trustees and the Board. Our Nominations and Remunerations Committee is now well established (in addition to our Finance and Audit Committee), taking responsibility for Board recruitment and development, alongside developing a more rigorous approach to performance. All this has enhanced the Board's ability to exercise proper oversight and ensure transparency and accountability. At a time when public faith in charities continues to be tested, we are committed to delivering good, current, ethical and appropriate governance.

Equality, Diversity and Inclusion remain key priorities for the board, and we continue to maintain a sharp focus on Board demographics, in particular in relation to ethnicity and race, and age. In a context where scarce Board skills can be hard to find I am especially pleased to note that BSWA continues to be able to attract a range of skilled and committed applicants. We are grateful to the many talented women who have stepped up to offer their skills and time to support women and children affected by domestic abuse.

Alongside our governance improvement efforts, work to strengthen wider organisational capacity and capability continues. Our strengthened management infrastructure has been tested and is standing up well to the intense pressures referred to above.

The very tight recruitment market started to ease up slightly towards the end of the year, but we continue to face a difficult recruitment market, as do our partners. We see increased demand, with overstretched resources and shortages of specialist staff across the system. Effective partnership working remains a central objective; we will continue to actively engage in strategic and operational partnerships across our area of operation to co-work, influence and support so that women and children have the safety and space they need to rebuild their lives.

I would take this opportunity to thank the Board, Managers and Staff for their work and commitment that has achieved so much throughout the year. It is through this that we deliver high quality provision to all of the women and children we have the privilege to support

Patricia McCabe - Chair of the Board of Trustees

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31ST MARCH 2024**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2024. The trustees have adopted the provisions of 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 Vision, Values and Culture**

###### **Vision:**

To create space for women and children subjected to abuse to be safe, take action and be in control.

To build a society where violence against women and children no longer exists through developing understanding, challenging inequality and inspiring change.

###### **Values:**

- Trust and Integrity
- Belonging and Inclusion
- Openness and Accountability
- Services run by women for women

###### **Culture:**

Our commitment to all of the women and children we work with, and to the women that work here is:

- We listen
- We believe your experiences of abuse
- We prioritise your safety
- We do what we say
- We continually learn
- We recognise your strength

###### **Public Benefit:**

The trustees have referred to the guidance provided by The Charity Commission regarding Public Benefit, including its guidance when reviewing the charity's aims and objectives and planning its future activities.

###### **Beneficiaries of our services:**

BSWA beneficiaries are women, children and young people subject to domestic and sexual violence.

###### **Our Priorities/Key Objectives**

###### **High Quality Services:**

We will develop and deliver high quality services for women and children that meets their needs and make them safer. We will work to deliver early intervention, prevention and protection.

###### **Equality:**

We will embed anti-discriminatory practice and challenge inequality in all that we do.

###### **Influence:**

We will use our expertise as leading Domestic Abuse specialists to build the understanding that drives cultural change.

###### **Profile:**

We will tell our story and engage others to secure the resources, recognition and support necessary to enable us to achieve our vision.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**OBJECTIVES AND ACTIVITIES**

**Administration and Organisation**

The board has continued to meet 4 times a year in addition to the Annual General Meeting, sub-committee meetings and special interest meetings.

**Governance:**

Significant progress has been made against our governance improvement plan, which was developed in line with the Charities Code of Governance and the RACE Code. This ongoing commitment to strong governance ensures that we adhere to the highest standards of accountability and transparency.

**Trustee Selection:**

The Nominations and Remuneration Committee ensures that periodic skills audits are undertaken and that trustees are selected based on the analysis of those skills, ensuring that the skills/ experience of the board align with those necessary for the management of the charity's business. The RACE Code remains a key element of the Trustee Selection Framework, fulfilling our commitment to a diverse and inclusive board.

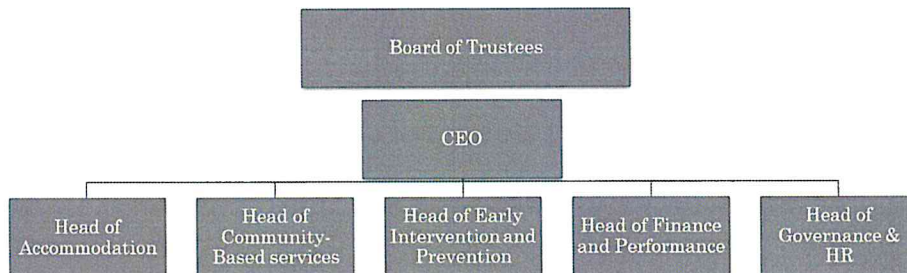
**Trustee Induction and Training:**

All new members of the board receive an induction pack containing detailed information about BSWA, its organisation and its work. They also spend time with the Chair, Chief Executive and senior staff to familiarise themselves with BSWA's activities and their role and responsibilities as charity trustees. Trustees also receive regular training on GDPR, Cyber Security and Safeguarding. Trustees make regular visits to services with opportunities to meet with service users and frontline staff.

**Day-to-day management:**

The day-to-day management of the charity is delegated to the Chief Executive Officer and Senior Leadership Team. The CEO has ready access to the Chair and other Trustees for advice or authorisation on matters of urgency.

**Management Structure:**



**Safeguarding:**

Safeguarding is the responsibility of all trustees. The lead trustee for safeguarding works with the organisation's designated DSL to ensure that the organisation's safeguarding practices are creating a safer culture and keeping women and children safe. Regular updates and reports are provided to the board, ensuring that safeguarding remains a top priority and that our commitment to safeguarding is consistently met. A board led Safeguarding Audit takes place annually and is reported to the Board.

**Inclusion**

Inclusion is one of the organisation's core values. Our commitment to inclusion is reflected in our Trustee recruitment practices, and our staff recruitment and selection strategy which is designed to build a staff team that represents the diverse communities we serve. Our Race Equality Champion on the board takes a lead in ensuring that BSWA promotes race equality in all of its work.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

Demographic data (Ethnic Origin)

Ethnic Origin	Service users	Staff	Board members
White British	41.11%	38%	38%
Other White	5.36%	4%	25%
Asian: Pakistani/British Pakistani	19.75%	17%	
Asian: Bangladeshi/British Bangladeshi	3.53%	3%	
Asian: Indian/British Indian	4.88%	13%	13%
Asian/Asian British: Chinese	0.32%	0	
Mixed/multiple ethnic group: White and Asian	0.99%	4%	
Black/Black British: Caribbean	4.01%	11%	13%
Black/Black British: African	5.80%	4%	
Mixed/multiple ethnic group: White and Black Caribbean	2.96%	1%	
Mixed/multiple ethnic group: White and Black African	0.22%	0	
Other	6.40%	3%	13%

**Risk management**

The trustees regularly review and assess the risks BSWA is exposed to in all areas of its operations and are satisfied that systems and procedures are in place to manage them. Our Finance and Audit Committee routinely monitors the risk register and provides regular updates to the board as necessary.

**Principal risks:**

The trustees have assessed the principal risks impacting the charity and actions required:

- Loss of key premises
- Reduction in funding
- Loss of key personnel

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31ST MARCH 2024**

#### **Highlights of the year:**

Our newly opened Early Intervention Hub offered a safe women-only space for women and children subject to domestic abuse and VAWG where they could drop in for advice and information or attend their booked appointments with specialist staff that hold a wide-range of knowledge and experience to meet their needs.

- This year was our 45th anniversary supporting local women and their children affected by domestic abuse and VAWG.
- We launched our 5-year strategic plan. We engaged with staff and service users in developing the strategy whilst ensuring that it aligns with the needs of those we serve and remain true to our core values.
- We published our Prioritising Women Statement to ensure our services remain safe and relevant to women and children subject to abuse.
- We convened an anti-racism working group to develop anti-racist practice within the workforce.
- We partnered with West Midlands Police to deliver a new police initiative, the West Midlands DA desk, to influence responses to women reporting to police as well as offering early routes through into services and civil orders services.
- Our involvement in Birmingham's DA Board strategy development.
- Our Early Intervention Hub was officially launched by Jess Phillips MP.
- No Recourse to Public Funds Network has built a successful and rounded option that saw and offered practical and financial support at the HUB to more than 400 women last year.
- Established Think Family project within Birmingham Children's Trust, assisting with cultural change.
- Developed our services in health-based settings.
- Trained 934 professionals.
- Worked with Birmingham's Domestic Abuse Strategic Board to draft the new 5-year Domestic abuse strategy for Birmingham.

#### **Strengthening our ability to make a difference:**

- To strengthen our infrastructure we have significantly enhanced our IT and cybersecurity systems. This includes migrating all our data to a secure cloud-based platform. As part of delivering this we have also provided the necessary training for staff on how to effectively use the new systems.
- Our new finance system SAGE INTACCT is proving to be very effective and allows for additional and in-depth reporting to Board, funders and assist managers in decision making.
- Raising funds for interpreting services making it possible to offer our services to all women in their first language.

#### **Highlights of our Support at a glance:**

- Helpline received 32289 incoming calls
- Calls answered and/or calls returned 15549
- Almost 7000 contacts with professionals through Helpline seeking advice
- Hub Drop In saw 1697 women with 966 children
- 309 children were directly supported in HUB case work
- The Hub case work totalled 490 women who received support around children, wellbeing, civil orders as well as 400 women, who are most impoverished and at risk, those with no recourse to public funds
- We received 3091 referrals from Multi Agency Risk Assessment Conferences
- IRIS worked with 665 women referred by GPs
- Community- based case work with 4520 women with 5932 children
- Refugees housed 165 women and 153 children
- We saw a 36% increase in High Risk cases through MARAC
- Training has been provided to 924 professionals in external training sessions led by BSWA staff.
- Provided BSWA foodbank donations on 415 occasions.

#### **Next Steps**

We entered 2024-25 in the knowledge that many of our core services would be commissioned, soon to be followed by the announcement in Birmingham that the financial situation was far worse than was anticipated, and that the City had submitted a S114.

This resulted in a reduction in the new commission of 23% for domestic abuse compared to 2019 and for BSWA this is likely to be a reduction in funding of 36%.

This will clearly have a devastating impact on our provision with concerns for our Early Intervention HUB where an average of 19 women and their children use our drop in during each week.

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31ST MARCH 2024**

However, plans are in place to ensure we can respond to the challenges we will face in relation to our budgets.

#### **BSWA will:**

Undertake a review of the needs of the organisation to best match the future challenges due to reduced resources.

Continue to develop our infrastructure to produce a high standard in management of the organisation and its people that ensures the delivery of our strategy and continued high quality in our service delivery.

Re-energise our fundraising capacity with a new fundraising and marketing team.

Prioritise quality volunteering opportunities with effective coordination to deliver alongside our paid team of expert staff.

We are delighted that our new contract with Solihull has been awarded and will be in place to deliver refuge and community-based services for women and children.

#### **Financial Review:**

##### **Reserves Policy and Going Concern:**

The Trustees adhere to a reserves policy. The charity's income is not evenly distributed throughout the year. To support planning and maintain service levels, holding sufficient reserves is prudent. The unrestricted reserves policy aims to ensure financial robustness and viability, maintaining free reserves in unrestricted funds at a level equivalent to at least six months' operating costs. This level provides ample time to address any potential shortfalls.

##### **Amount of Reserves Held:**

As of 31 March 2024, the total reserves amount to £5,774,242. Of this, £3,820,499 constitutes free reserves, equivalent to 5.7 months of operating costs. Additionally, designated reserves, potentially re-designated as free reserves, total £1,953,743, which represents an overall total of 8.7 months of running costs.

##### **Principal Sources of Funds:**

The charity's principal funding sources include:

- Birmingham City Council (BCC)
- Solihull Borough Council (SBC)
- Office of the Police and Crime Commissioner & Ministry of Justice (MOJ)
- National Lottery

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

Birmingham & Solihull Women's Aid is a registered charity, registration number 1073926 and a company limited by guarantee, registration number 03509538. The governing document is the Memorandum and Articles of Association of the company, which establish the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Company number**

03509538 (England and Wales)

### **Registered Charity number**

1073926

### **Registered office**

Ryland House  
44-48 Bristol Street  
Birmingham  
B5 7AA

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Trustees**

P McCabe Chair of Board of Trustees  
C A Herity  
C Bradbury-Jones (resigned 19/9/23)  
J L Williams (resigned 19/9/23)  
S Hussain (resigned 29/7/24)  
S Begum  
T Nelson  
S Hutchinson  
J Reid  
N Randhawa  
J A Zacheva  
J L Birch Treasurer (appointed 20/6/23)  
K Kaur Chauhan (appointed 20/6/23)

**Company Secretary**

M R Connolly

**Auditors**

French Ludlam & Co Limited  
Statutory Auditors and Accountants  
Mountfield House  
661 High Street  
Kingswinford  
West Midlands  
DY6 8AL

**Solicitors**

Tyndalwoods  
29 Woodbourne Road  
Edgbaston  
B17 8BY

**Banks**

Co-op Bank  
Colmore Row  
Birmingham

B3 3BA

CAF Bank  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
ME19 4JQ

**Senior Leadership Team during the year**

M R Connolly, Chief Executive Officer  
S Dennis, Operations Manager  
J E Morgan, Finance Manager  
S Islam, Operations Manager  
P K Dhaliwal  
R Alaseel

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Birmingham & Solihull Women's Aid for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

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

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on ~~7.10.24~~ and signed on the board's behalf by:



.....  
P McCabe - Trustee

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Opinion**

We have audited the financial statements of Birmingham & Solihull Women's Aid (the 'charitable company') for the year ended 31st March 2024 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; 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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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.

As noted in the Report of the Trustees, Birmingham City Council issued a S114 notice (bankruptcy). We believe this will have an impact on the charity as funding will reduce, however plans are in place to mitigate this reduction. Overall, 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 charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 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.

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; 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 charitable company for the purposes 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 charitable company'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.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Our responsibilities for the audit of the financial statements**

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 a Report of the Independent Auditors 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:

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (ie. gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

John Richard Fullman (Senior Statutory Auditor)  
for and on behalf of French Ludlam & Co Limited  
Statutory Auditors and Accountants  
Mountfield House  
661 High Street  
Kingswinford  
West Midlands  
DY6 8AL

Date: .....

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	3	232,401	-	232,401	225,678
<b>Charitable activities</b>					
Community and therapeutic Accommodation	6	1,335,000 1,894,905	4,657,584 58,666	5,992,584 1,953,571	5,725,403 1,938,491
Other trading activities	4	83,799	-	83,799	68,374
Investment income	5	40,343	-	40,343	4,709
Other income	7	<u>20,452</u>	-	<u>20,452</u>	<u>19,454</u>
<b>Total</b>		<u>3,606,900</u>	<u>4,716,250</u>	<u>8,323,150</u>	<u>7,982,109</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Community and therapeutic Accommodation	8	1,163,575 1,981,218	4,620,635 142,906	5,784,210 2,124,124	5,438,325 1,850,065
Fundraising trading		<u>83,126</u>	-	<u>83,126</u>	<u>89,404</u>
<b>Total</b>		<u>3,227,919</u>	<u>4,763,541</u>	<u>7,991,460</u>	<u>7,377,794</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	22	378,981 <u>(47,291)</u>	(47,291) <u>47,291</u>	331,690 -	604,315 -
<b>Net movement in funds</b>		331,690	-	331,690	604,315
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>5,442,552</u>	-	<u>5,442,552</u>	<u>4,838,237</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>5,774,242</u>	-	<u>5,774,242</u>	<u>5,442,552</u>

The notes form part of these financial statements

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**STATEMENT OF FINANCIAL POSITION**  
**31ST MARCH 2024**

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	14	2,777,610	-	2,777,610	2,876,338
<b>CURRENT ASSETS</b>					
Debtors	15	1,881,861	-	1,881,861	1,613,223
Investments	16	1,964,385	-	1,964,385	2,102,154
Cash at bank and in hand		<u>738,903</u>	<u>113,533</u>	<u>852,436</u>	<u>893,284</u>
		4,585,149	113,533	4,698,682	4,608,661
<b>CREDITORS</b>					
Amounts falling due within one year	17	<u>(558,614)</u>	<u>(113,533)</u>	<u>(672,147)</u>	<u>(997,771)</u>
<b>NET CURRENT ASSETS</b>		<u>4,026,535</u>	<u>-</u>	<u>4,026,535</u>	<u>3,610,890</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		6,804,145	-	6,804,145	6,487,228
<b>CREDITORS</b>					
Amounts falling due after more than one year	18	<u>(1,029,903)</u>	<u>-</u>	<u>(1,029,903)</u>	<u>(1,044,676)</u>
<b>NET ASSETS</b>		<u>5,774,242</u>	<u>-</u>	<u>5,774,242</u>	<u>5,442,552</u>
<b>FUNDS</b>	22				
Unrestricted funds				<u>5,774,242</u>	<u>5,442,552</u>
<b>TOTAL FUNDS</b>				<u>5,774,242</u>	<u>5,442,552</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 7.10.24 and were signed on its behalf by:



.....  
P McCabe - Trustee

The notes form part of these financial statements

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

	Notes	2024 £	2023 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	(114,924)	1,636,864
Interest paid		<u>(82,840)</u>	<u>(51,729)</u>
Net cash (used in)/provided by operating activities		<u>(197,764)</u>	<u>1,585,135</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		-	(23,000)
Sale of tangible fixed assets		55	7,804
Interest received		40,343	4,709
Decrease/(increase) in investments		<u>137,769</u>	<u>(1,167,427)</u>
Net cash provided by/(used in) investing activities		<u>178,167</u>	<u>(1,177,914)</u>
<b>Cash flows from financing activities</b>			
Loan repayments in year		<u>(21,251)</u>	<u>(26,387)</u>
Net cash used in financing activities		<u>(21,251)</u>	<u>(26,387)</u>
<hr/>			
<b>Change in cash and cash equivalents in the reporting period</b>		<b>(40,848)</b>	<b>380,834</b>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<b><u>893,284</u></b>	<b><u>512,450</u></b>
<b>Cash and cash equivalents at the end of the reporting period</b>		<b><u><u>852,436</u></u></b>	<b><u><u>893,284</u></u></b>

The notes form part of these financial statements

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

<b>1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES</b>			
		<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>		<b>331,690</b>	<b>604,315</b>
<b>Adjustments for:</b>			
Depreciation charges		98,673	109,321
Profit on disposal of fixed assets		-	(2,410)
Interest received		(40,343)	(4,709)
Interest paid		82,840	51,729
(Increase)/decrease in debtors		(268,638)	756,683
(Decrease)/increase in creditors		<u>(319,146)</u>	<u>121,935</u>
<b>Net cash (used in)/provided by operations</b>		<u><b>(114,924)</b></u>	<u><b>1,636,864</b></u>
<b>2. ANALYSIS OF CHANGES IN NET FUNDS</b>			
	At 1.4.23	Cash flow	At 31.3.24
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	<u>893,284</u>	<u>(40,848)</u>	<u>852,436</u>
	<u>893,284</u>	<u>(40,848)</u>	<u>852,436</u>
<b>Liquid resources</b>			
Deposits included in cash	-	-	-
Current asset investments	<u>2,102,154</u>	<u>(137,769)</u>	<u>1,964,385</u>
	<u>2,102,154</u>	<u>(137,769)</u>	<u>1,964,385</u>
<b>Debt</b>			
Debts falling due within 1 year	(39,239)	6,478	(32,761)
Debts falling due after 1 year	<u>(1,044,676)</u>	<u>14,773</u>	<u>(1,029,903)</u>
	<u>(1,083,915)</u>	<u>21,251</u>	<u>(1,062,664)</u>
<b>Total</b>	<u><b>1,911,523</b></u>	<u><b>(157,366)</b></u>	<u><b>1,754,157</b></u>

The notes form part of these financial statements

## BIRMINGHAM & SOLIHULL WOMEN'S AID

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024

#### 1. CHARITY STATUS

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute to an amount not exceeding £1 towards the assets of the charity in the event of liquidation. The registered company number is 3509538.

The charity's registered office is Ryland House, 44-48 Bristol Street, Birmingham B5 7AA.

#### 2. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

##### **Going concern**

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

##### **Critical accounting judgements and key sources of estimation uncertainty**

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

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

The areas where these judgements and estimates have been made include:

- Depreciation and residual values - the Trustees have reviewed the asset lives and associated residual values of all tangible fixed assets and have concluded that these values are appropriate;

- Debtors - debtors include amounts due from external organisations and individuals. The charity recognises provisions against specific debtor balances, that are based on the age of the debtor balance and assessed risk of recoverability. The value of trade debtors in the note is net of the provision for doubtful debts.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations and similar income are included in income when they are received.

Grants receivable from funders for activities in furtherance of the charity's objectives are included in the financial statements of the year when the service is provided.

Grants receivable for specific projects/costs are recognised in accordance with their individual terms and conditions. Income is recognised when the charity has entitlement to the funds which is when any performance conditions are met, it is probable that the income will be received, and the amount can be reliably measured. Grant income will be deferred if received in advance of meeting performance conditions or if the funder specifically states that the income must be spent in a future accounting period.

Investment income is accounted for when receivable.

Trading income is accounted for on a receivable basis.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**2. ACCOUNTING POLICIES - continued**

**Income**

Fees and other sundry income is accounted for in the year in which it is receivable by the charity. No amounts are included in the financial statements for services donated by volunteers.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Allocation and apportionment of costs**

Where it is possible, costs are allocated directly to the main expenditure categories of the SOFA. Where this is not possible, costs are allocated on the basis of the number of direct and support employees.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Short leasehold	- over the period of the lease
Motor vehicles	- 20% on cost
Computer equipment	- 33% on cost

Freehold properties are stated in the balance sheet at cost less depreciation.

Tangible fixed assets are stated at cost less depreciation. Any expenditure on individual assets with a value below £2,500 is written off directly to revenue. Depreciation is provided in equal annual instalments over the estimated useful lives of the assets.

**Impairment of assets**

At each reporting date assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is immediately recognised in the Statement of Financial Activities.

If an impairment loss subsequently reverses, the carry amount of the asset is increased to the revised estimate of its recoverable amount, but not in excess of the amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal in any impairment loss is recognised immediately in the Statement of Financial Activities.

**Current asset investments**

Current asset investments are cash balances of guaranteed investment deposits.

**Goods donated for resale**

The charity receives donated goods for resale which it recognises at point of sale as the Trustees consider it to be impracticable to recognise such gifts on their receipt due to the large number of small value items received. As such, stocks of unsold donated goods are not valued for balance sheet purposes

**Trade debtors**

Trade debtors are amounts due for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price less any provision for bad debts.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**2. ACCOUNTING POLICIES - continued**

**Tangible fixed assets**

**Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and any other short term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Amounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. Trade creditors are recognised initially at the transaction price.

**Borrowings**

Bank borrowings are recorded at the initial transaction value less repayments made. Interest is charged to the Statement of Financial Activities as it arises over the term of the loan.

**Financial instruments**

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

**Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporate Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

The charity operates a defined contribution pension scheme. Contributions payable to the scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Government grants**

Government grants received are credited to the Statement of Financial Activities as the relevant costs are incurred.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

<b>3. DONATIONS AND LEGACIES</b>		<b>2024</b>	<b>2023</b>
		£	£
Donations		<u>232,401</u>	<u>225,678</u>
<b>4. OTHER TRADING ACTIVITIES</b>		<b>2024</b>	<b>2023</b>
		£	£
Shop income from sale of donated goods		<u>83,799</u>	<u>68,374</u>
<b>5. INVESTMENT INCOME</b>		<b>2024</b>	<b>2023</b>
		£	£
Deposit account interest		<u>40,343</u>	<u>4,709</u>
<b>6. INCOME FROM CHARITABLE ACTIVITIES</b>		<b>2024</b>	<b>2023</b>
		£	£
Grants	Activity	5,989,489	5,718,753
Training	Community and therapeutic	3,095	6,650
Grants	Community and therapeutic	810,111	802,024
Rent	Accommodation	<u>1,143,460</u>	<u>1,136,467</u>
		<u>7,946,155</u>	<u>7,663,894</u>

Grants received, included in the above, are as follows:

		<b>2024</b>	<b>2023</b>
		£	£
Birmingham City Council		1,915,143	1,861,486
Big Lotto Young Women's VAWG worker		94,146	15,639
Big Lotto Celebrating Communities Fund		-	2,604
Primary Care Trust		104,460	101,102
BCC Vulnerable Adults Commissioning Services		1,431,656	1,216,231
Birmingham Community Safety Partnership		21,500	21,500
Police and Crime Commissioner		1,495,021	1,750,410
Solihull MBC Public Health Services		651,694	546,248
Children in Need		9,944	48,154
CCG - IRIS		360,000	296,419
Solace Women's Aid		-	22,500
The Springfield Project		19,456	77,824
Garfield Weston		-	15,000
Smallwood Trust		175,332	164,326
Heart of England		32,000	-
NHS Hospital Trust		161,842	125,001
BVSC		9,999	-
National Express Foundation		-	2,500
Nationwide		24,962	-
West Midland Combined Authority		7,000	7,500
Southall Black Sisters		230,778	205,500
St Basils		<u>50,000</u>	<u>25,000</u>
Carried forward		6,794,933	6,504,944

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**6. INCOME FROM CHARITABLE ACTIVITIES - continued**

	2024	2023
	£	£
Brought forward	6,794,933	6,504,944
Bailey Thomas	4,167	15,833
Research Better Together	500	-
	<u>6,799,600</u>	<u>6,520,777</u>

**7. OTHER INCOME**

	2024	2023
	£	£
Other income	<u>20,452</u>	<u>19,454</u>

Other income includes Access to Work claims of £15,550 (2023 £9,309) .

**8. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 9) £	Totals £
Community and therapeutic	4,936,322	847,888	5,784,210
Accommodation	1,844,752	279,372	2,124,124
Fundraising trading	83,126	-	83,126
	<u>6,864,200</u>	<u>1,127,260</u>	<u>7,991,460</u>

**9. SUPPORT COSTS**

	Governance costs £	Finance £	Info tech £	Manage't £	Total 2024 £	Total 2023 £
Community andtherapeutic	86,838	163,104	81,552	516,394	847,888	579,433
Accommodation	<u>25,655</u>	<u>54,368</u>	<u>27,184</u>	<u>172,165</u>	<u>279,372</u>	<u>189,981</u>
	<u>112,493</u>	<u>217,472</u>	<u>108,736</u>	<u>688,559</u>	<u>1,127,260</u>	<u>769,414</u>

**10. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2024	2023
	£	£
Audit	9,872	9,492
Depreciation - owned assets	98,673	109,323
Operating leases	109,911	123,528
Trustees' reimbursed expenses	95	-
Defined pension scheme contributions	<u>200,579</u>	<u>171,520</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**11. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31st March 2024 nor for the year ended 31st March 2023.

**Trustees' expenses**

The total amount of travel expenses reimbursed to trustees during the year was £95, in respect of one trustee. No trustees' expenses were paid in the year to 31st March 2023.

**12. STAFF COSTS**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries	<b>5,208,380</b>	4,548,908
Social security costs	<b>463,168</b>	414,202
Other pension costs	<b>200,579</b>	171,520
	<b><u>5,872,126</u></b>	<b><u>5,134,630</u></b>

Total redundancy costs for 2024 was £6,902 (2023 £nil).

Termination payments are comprised of voluntary and compulsory redundancy. Payments are recognised in staff costs once they are quantifiable and upon communication of intention to pay.

There was no unpaid redundancy at 31st March 2024 (2023 £nil).

The average monthly number of employees during the year was as follows:

	<b>2024</b>	<b>2023</b>
Senior management	<b>6</b>	7
Finance and administration	<b>15</b>	15
Project/refuge	<b>163</b>	167
Shops	<b>2</b>	1
	<b><u>186</u></b>	<b><u>190</u></b>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	<b>2024</b>	<b>2023</b>
£60,001 - £70,000	<b>2</b>	-
£70,001 - £80,000	<b>1</b>	-
£80,001 - £90,000	<b>-</b>	1
£100,001-£110,000	<b>1</b>	-
	<b><u>4</u></b>	<b><u>1</u></b>

The total employee benefits of the key management personnel of the charity was £385,005 (2023 - £406,937).

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	225,678	-	225,678
<b>Charitable activities</b>			
Community and therapeutic	1,087,828	4,637,575	5,725,403
Accommodation	1,817,768	120,723	1,938,491
Other trading activities	68,374	-	68,374
Investment income	4,709	-	4,709
Other income	19,454	-	19,454
<b>Total</b>	<u>3,223,811</u>	<u>4,758,298</u>	<u>7,982,109</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Community and therapeutic	818,043	4,620,282	5,438,325
Accommodation	1,712,049	138,016	1,850,065
Fundraising trading	89,404	-	89,404
<b>Total</b>	<u>2,619,496</u>	<u>4,758,298</u>	<u>7,377,794</u>
<b>NET INCOME</b>	604,315	-	604,315
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	4,838,237	-	4,838,237
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>5,442,552</u>	<u>-</u>	<u>5,442,552</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31ST MARCH 2024**

**14. TANGIBLE FIXED ASSETS**

	Freehold property £	Short leasehold £	Motor vehicles £	Computer equipment £	Totals £
<b>COST</b>					
At 1st April 2023	3,253,758	199,606	23,000	1,500	3,477,864
Disposals	<u>-</u>	<u>(10,944)</u>	<u>-</u>	<u>(1,500)</u>	<u>(12,444)</u>
At 31st March 2024	<u>3,253,758</u>	<u>188,662</u>	<u>23,000</u>	<u>-</u>	<u>3,465,420</u>
<b>DEPRECIATION</b>					
At 1st April 2023	425,935	170,925	3,592	1,074	601,526
Charge for year	65,117	28,585	4,600	371	98,673
Eliminated on disposal	<u>-</u>	<u>(10,944)</u>	<u>-</u>	<u>(1,445)</u>	<u>(12,389)</u>
At 31st March 2024	<u>491,052</u>	<u>188,566</u>	<u>8,192</u>	<u>-</u>	<u>687,810</u>
<b>NET BOOK VALUE</b>					
At 31st March 2024	<u>2,762,706</u>	<u>96</u>	<u>14,808</u>	<u>-</u>	<u>2,777,610</u>
At 31st March 2023	<u>2,827,823</u>	<u>28,681</u>	<u>19,408</u>	<u>426</u>	<u>2,876,338</u>

Individual items of expenditure under £2,500 are not capitalised.

**15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024 £	2023 £
Trade debtors	1,053,020	1,478,258
Other debtors	40	-
Prepayments and accrued income	<u>828,801</u>	<u>134,965</u>
	<u>1,881,861</u>	<u>1,613,223</u>

**16. CURRENT ASSET INVESTMENTS**

	2024 £	2023 £
Guaranteed investment deposits	<u>1,964,385</u>	<u>2,102,154</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024	2023
	£	£
Bank loans and overdrafts (see note 19)	32,761	39,239
Trade creditors	290,467	355,887
Social security and other taxes	121,362	104,148
Other creditors	47,477	49,526
Accrued expenses	66,547	42,938
Deferred grants	<u>113,533</u>	<u>406,033</u>
	<u>672,147</u>	<u>997,771</u>

The movements in deferred grants is are analysed as follows:

	2024	2023
	£	£
Deferred grants at 1 April	406,033	247,220
Amounts released from previous years	(381,070)	(117,902)
Incoming resources deferred in the year	<u>88,570</u>	<u>276,715</u>
Deferred grants at 31 March	<u>113,533</u>	<u>406,033</u>

Deferred grants consists of project grants received in advance.

**18. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	2024	2023
	£	£
Bank loans (see note 19)	<u>1,029,903</u>	<u>1,044,676</u>

**19. LOANS**

An analysis of the maturity of loans is given below:

	2024	2023
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>32,761</u>	<u>39,239</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u>50,377</u>	<u>48,507</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>162,364</u>	<u>156,750</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	817,162	839,419

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**20. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2024	2023
	£	£
Within one year	122,046	105,045
Between one and five years	<u>142,255</u>	<u>162,989</u>
	<u>264,301</u>	<u>268,034</u>

**21. SECURED DEBTS**

The following secured debts are included within creditors:

	2024	2023
	£	£
Bank loans	<u>1,062,664</u>	<u>1,083,915</u>

A mortgage of £262,500 was obtained in the year to 31st March 2017 to assist in the purchase of a new refuge. The mortgage is repayable by monthly instalments over 20 years and is charged interest at a rate of 2.6875% per annum above the bank base rate.

On 29th October 2021 a further mortgage was taken out to fund the purchase of a further two refuges. This loan is repayable by monthly instalments over 10 years and carries an interest rate of 0.6875% per annum above the bank base rate.

The mortgages are secured by fixed and floating charges over the assets of the charity and a first legal charge held over the freehold properties. The net book value of these properties is £2,752,512 (2023 £2,817,404)

**22. MOVEMENT IN FUNDS**

	At 1.4.23	Net movement in funds	Transfers between funds	At 31.3.24
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	3,488,809	378,981	(47,291)	3,820,499
Staff redundancy reserve	200,000	-	200,000	400,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity leave reserve	53,967	-	-	53,967
Cost of living reserve	<u>400,000</u>	-	<u>(200,000)</u>	<u>200,000</u>
	5,442,552	378,981	(47,291)	5,774,242
<b>Restricted funds</b>				
General restricted reserve	-	(47,291)	47,291	-
	<u>5,442,552</u>	<u>331,690</u>	<u>-</u>	<u>5,774,242</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**22. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	3,606,900	(3,227,919)	378,981
<b>Restricted funds</b>			
General restricted reserve	4,716,250	(4,763,541)	(47,291)
<b>TOTAL FUNDS</b>	<u>8,323,150</u>	<u>(7,991,460)</u>	<u>331,690</u>

**Comparatives for movement in funds**

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
<b>Unrestricted funds</b>				
General fund	3,284,494	604,315	(400,000)	3,488,809
Staff redundancy reserve	200,000	-	-	200,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity leave reserve	53,967	-	-	53,967
Cost of living reserve	-	-	400,000	400,000
	<u>4,838,237</u>	<u>604,315</u>	<u>-</u>	<u>5,442,552</u>
<b>TOTAL FUNDS</b>	<u>4,838,237</u>	<u>604,315</u>	<u>-</u>	<u>5,442,552</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	3,223,811	(2,619,496)	604,315
<b>Restricted funds</b>			
General restricted reserve	4,758,298	(4,758,298)	-
<b>TOTAL FUNDS</b>	<u>7,982,109</u>	<u>(7,377,794)</u>	<u>604,315</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**22. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
<b>Unrestricted funds</b>				
General fund	3,284,494	983,296	(447,291)	3,820,499
Staff redundancy reserve	200,000	-	200,000	400,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity leave reserve	53,967	-	-	53,967
Cost of living reserve	-	-	200,000	200,000
	<u>4,838,237</u>	<u>983,296</u>	<u>(47,291)</u>	<u>5,774,242</u>
<b>Restricted funds</b>				
General restricted reserve	-	(47,291)	47,291	-
	<u>-</u>	<u>(47,291)</u>	<u>47,291</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>4,838,237</u>	<u>936,005</u>	<u>-</u>	<u>5,774,242</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	6,830,711	(5,847,415)	983,296
<b>Restricted funds</b>			
General restricted reserve	9,474,548	(9,521,839)	(47,291)
	<u>16,305,259</u>	<u>(15,369,254)</u>	<u>936,005</u>
<b>TOTAL FUNDS</b>	<u>16,305,259</u>	<u>(15,369,254)</u>	<u>936,005</u>

**Transfers between funds**

Within restricted funds:

The Repairs Reserve represents an allocation of general funds to allow for the refurbishing of properties.

Maternity Leave Reserve represents an allocation of general funds to cover costs associated with staff being on maternity leave.

Redundancy Reserve represents a prudent allocation of general funds to allow for any staffing restructure required following a reduction in income.

Capital Expenditure Reserve represents an allocation of general funds to allow for the purchase of additional property as needed by the charity.

The Cost of Living Reserve represents an allocation of general funds to allow for assistance during periods where living costs increase significantly.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**22. MOVEMENT IN FUNDS - continued**

**Transfers between funds - continued**

Restricted funds income relates to the operation of the charity's refuges and the provision of support and advice to the end users. All of the restricted funds income are expended within the year. Any funds in the year that relate to the forthcoming year are carried forward as deferred income with a corresponding cash balance or debtor shown in the accounts. General unrestricted funds are used to cover the funding shortfalls by way of a transfer between funds.

The balance transferred to unrestricted funds in the Statement of Financial Activities represent the balance of restricted fund contributions to general costs as agreed with the funding bodies.

**23. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31st March 2024.

100  
100  
100

**BIRMINGHAM AND SOLIHULL WOMEN'S AID**

England & Wales - Charity number 1073926

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# Accounts

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REGISTERED COMPANY NUMBER: 03509538 (England and Wales)  
REGISTERED CHARITY NUMBER: 1073926

**REPORT OF THE TRUSTEES AND**  
**AUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2023**  
**FOR**  
**BIRMINGHAM & SOLIHULL WOMEN'S AID**  
**(A COMPANY LIMITED BY GUARANTEE)**

French Ludlam & Co Limited  
Statutory Auditors and Accountants  
Mountfield House  
661 High Street  
Kingswinford  
West Midlands  
DY6 8AL

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

	<b>Page</b>
<b>Chair's Report</b>	1
<b>Report of the Trustees</b>	2 to 8
<b>Report of the Independent Auditors</b>	9 to 12
<b>Statement of Financial Activities</b>	13
<b>Balance Sheet</b>	14
<b>Cash Flow Statement</b>	15
<b>Notes to the Cash Flow Statement</b>	16
<b>Notes to the Financial Statements</b>	17 to 29

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**CHAIR'S REPORT**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

The Board of Trustees is pleased to present its annual report together with the financial statements for the year ending 31st March 2023, which have been prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

We continue to see demand for our services outstrip resources, and despite very welcome additional support 23k of the 35k calls made to our helpline were not answered. Too many women are having to call repeatedly to obtain the support they need and deserve. We continued to see significant increases in the highest risk cases; in the last 4 years the cumulative increase in cases where women are at risk of the most serious harm was 118% in Birmingham and 145% in Solihull. Over 7k women used our community based services, and refuges continued to be full to capacity. In addition to providing the services women and children need, day in day out, BSWA has developed an innovative Early Intervention Hub with the aim of supporting women to take action and preventing escalation of harm.

2022/23 was the final year of our Strategic Plan 2018-23 and during the year we reviewed and developed our Strategy for the coming period. Our revised strategy is the product of a collaborative endeavour, drawing on feedback from the women who use our services, with full engagement from the Board. This review and re-framing ensures our services remain current, reflect best practice, and are fit for the future. You will see some of this thinking reflected in this report.

The Board of Trustees has adopted the Charity Governance Code (December 2020) and the RACE Equality Code 2020. The Board's Governance Improvement Plan was developed in response to our RACE Code assessment and taken forward by a working group of trustees and members of the senior leadership team. Over 2022/23 we have updated our governance documentation (such as reserved matters and accountabilities), and developed a board assurance framework.

In the coming year our continuous improvement efforts will focus on a review of our delegations framework, Board and Trustee performance evaluation and updating our Trustee Code of Conduct to fully integrate the NCVO charity ethical principles. This will enhance the board's ability to exercise proper oversight and ensure transparency and accountability. At a time when public faith in charities has been tested, we are committed to delivering good, current, ethical and appropriate governance.

We have further strengthened our governance structure with a formal nominations committee, which focuses on Board skills mix and Trustee recruitment, succession planning and senior staff remuneration. Equality, Diversity and Inclusion remain key priorities for the board, and I am delighted to report that following recent recruitment rounds we have continued to improve Board demographics, in particular in relation to ethnicity and race, and age. In a context where scarce Board skills can be hard to find I am especially pleased to note that BSWA has been able to attract a range of skilled and committed applicants. We are grateful to the many talented women who have stepped up to offer their skills and time to support women and children affected by domestic abuse.

I reported last year that a plan designed to strengthen organisational capacity and capability was in progress. Alongside our work on governance improvement, the management infrastructure has been strengthened and the Senior Leadership Team is engaged in a comprehensive change programme. Further detail is provided later in this report.

We continue to face a difficult recruitment market, as do our partners. We see increased demand, with overstretched resources and shortages of specialist staff across the system. Effective partnership working remains a central objective; we will continue to actively engage in strategic and operational partnerships across our area of operation to co-work, influence and support so that women and children have the safety and space they need to rebuild their lives.



Patricia McCabe  
Chair of the Board of Trustees

19th September 2023

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31ST MARCH 2023**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2023. The trustees have adopted the provisions of 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 Vision, Values and Culture**

###### **Vision:**

To create space for women and children subjected to abuse to be safe, take action and be in control.

To build a society where violence against women and children no longer exists through developing understanding, challenging inequality and inspiring change.

###### **Values:**

- Trust and Integrity
- Belonging and Inclusion
- Openness and Accountability
- Services run by women for women

###### **Culture:**

Our commitment to all of the women and children we work with, and to the women that work here is:

- We listen
- We believe your experiences of abuse
- We prioritise your safety
- We do what we say
- We continually learn
- We recognise your strength

###### **Public Benefit:**

The trustees have referred to the guidance provided by The Charity Commission regarding Public Benefit, including its guidance when reviewing the charity's aims and objectives and planning its future activities.

###### **Beneficiaries of our services:**

BSWA beneficiaries are women, children and young people subject to domestic and sexual violence.

###### **Our Priorities/Key Objectives**

###### **High Quality Services:**

We will develop and deliver high quality services for women and children that meets their needs and make them safer. We will work to deliver early intervention, prevention and protection.

###### **Equality:**

We will embed anti-discriminatory practice and challenge inequality in all that we do.

###### **Influence:**

We will use our expertise as leading Domestic Abuse specialists to build the understanding that drives cultural change.

###### **Profile:**

We will tell our story and engage others to secure the resources, recognition and support necessary to enable us to achieve our vision.

###### **Infrastructure:**

Our commitment to continuous improvement in governance and accountability led us to reconsider and review our management infrastructure. Our ambition is to create "a place to work where we are informed and connected, strengthening us to be effective, creative, and impactful." We prioritise a positive people culture, purposeful communications, a knowledge/data insight hub, and business development/improvement.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**Significant activities**

**Inclusivity:**

We operate in one of the most diverse regions in the country. We were awarded the Quality Mark for the Race Code, and we are committed to embedding anti-racist practices across the organisation. We continue to ensure that our staff team represents, as far as possible, the communities of the region, and we aim to attract women from the communities of Birmingham and Solihull to use our services. Currently, our team speaks 21 languages, which brings an improved understanding of our communities and their cultures to the organisation. Interpreting services were available for all those who required them.

To achieve our inclusivity ambitions in our services, we closely monitor the demographics of our board, staff, and service users. In implementing the RACE Code action plan, we paid special attention to the ethnicity of our service users. We track the ethnicity of our service users against the 2021 census to identify those who are not currently using our services and take steps to promote our work accordingly.

**Governance:**

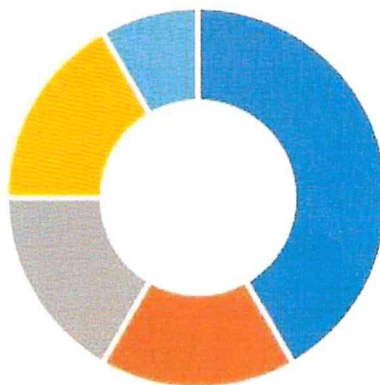
The Board of Trustees has adopted the Good Governance Code for Charities and has a Governance Improvement plan. This framework provides the Board with a robust governance structure, enhancing their ability to exercise proper oversight while ensuring transparency and accountability.

**Trustee Selection:**

Trustees are appointed based on a gap analysis of skills and experience requirements, aligning with our commitment to improving diversity in accordance with the RACE CODE. The Board endorses open recruitment and interviews. A dedicated induction period is also conducted.

Equality, Diversity, and Inclusion remain top priorities for the Board. The Board has a Race Equality Champion, and Trustees regularly undergo training refreshers to reinforce their responsibilities toward Safeguarding and General Data Protection Regulation.

**BSWA Board of Trustees Demographics**



- White British 50%
- Other White 20%
- Pakistani/ British Pakistani 20%
- Indian/ British Asian 20%
- Black/ Black British: Caribbean 10%

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31ST MARCH 2023**

#### **Managing Risk:**

We reviewed and updated our risk register and monitoring arrangements, making progress in adopting a more comprehensive approach to Board assurance. Additionally, we appointed a Trustee with specific responsibility for safeguarding. Each trustee participates in one-to-one discussions with the Chair on a biennial basis.

The Trustees have consistently considered the Charity Commission's guidance on public benefit. We maintain a risk register, and the Trustees actively monitor strategic risks throughout the year. To minimise financial risks, we have implemented a comprehensive system of financial controls. These controls ensure effective and responsible management of charity funds, maximising resource efficiency to fulfil our objectives. Effective internal controls and appropriate duty segregation have reduced potential financial risks, enhancing transparency and building trust with donors and stakeholders. The finance manual was reviewed and updated in 2022-23 to ensure the continued relevance and effectiveness of these controls.

#### **Principal Risks:**

We continue to maintain a risk register, and the Trustees diligently oversee strategic risks throughout the year. Principal risks include:

- Threat of loss of key premises
- Recession and poverty
- Staff recruitment and retention
- Loss of key personnel
- Competition from the statutory sector for staff resources due to higher salaries and benefits

#### **Staff and Trustee Remuneration:**

All staff salaries are benchmarked against similar positions within the public and charitable sectors. BSWA Trustees are volunteers and do not receive remuneration or employment benefits. Trustees can claim reimbursement for costs incurred in the performance of their duties.

#### **Financial Review:**

##### **Reserves Policy and Going Concern:**

The Trustees adhere to a reserves policy. The charity's income is not evenly distributed throughout the year. To support planning and maintain service levels, holding sufficient reserves is prudent. The unrestricted reserves policy aims to ensure financial robustness and viability, maintaining free reserves in unrestricted funds at a level equivalent to at least six months' operating costs. This level provides ample time to address any potential shortfalls.

##### **Amount of Reserves Held:**

As of March 31, 2023, the total reserves amount to £5,442,552. Of this, £3,488,809 constitutes free reserves, equivalent to 5.6 months of operating costs. Additionally, designated reserves, potentially re-designated as free reserves, total £1,953,743, which represents 8.8 months of running costs.

##### **Principal Sources of Funds:**

The charity's principal funding sources include:

- Birmingham City Council (BCC)
- Solihull Borough Council (SBC)
- Office of the Police and Crime Commissioner & Ministry of Justice (MOJ)
- National Lottery

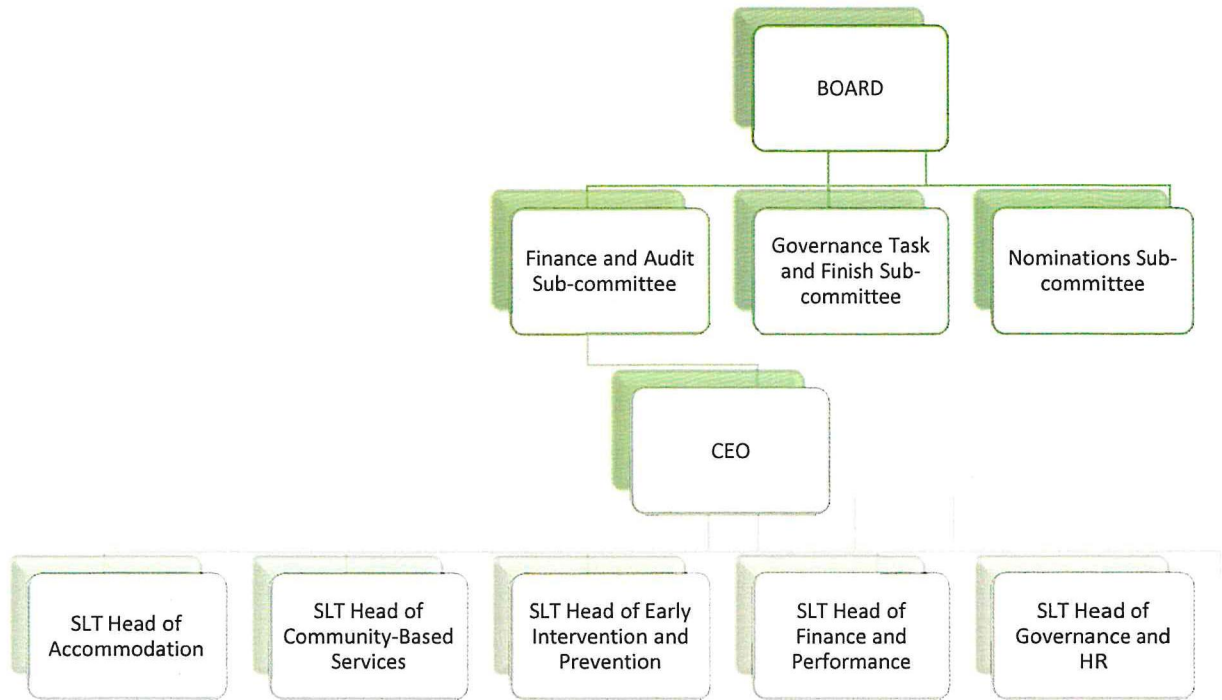
##### **Significant investments to meet our objectives:**

- Refurbishment at Lily Arbour - £150,000
- PIE - £64,000
- Change management and racism work - £21,000

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**Organisational Structure:**



**Introduction to Activities, Achievements and Performance:**

Birmingham and Solihull Women's Aid remains one of England's largest local and specialist domestic abuse charities.

Our work includes:

- Providing Birmingham's Helpline
- The Early Help and Intervention DA HUB Support for women and children at the highest risk of harm
- Offering specialised assistance, information, advice, and advocacy across violence against women and girls issues
- Operating in a Psychologically Informed Environment that focuses on women and children's safety and well-being
- Offering support across a range of areas such as abuse, welfare benefits, housing, legal matters, and more

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31ST MARCH 2023**

#### **Highlights of the Year:**

- Direct contact with 23,152 women and over 10,000 children
- Increased calls to the helpline, with 12,200 answered calls and 671 online support conversations
- Specialist DA Homeless Reduction Act 2017 service with 4,700 calls
- 176 women and 153 children in refuges
- 27% increase in high-risk cases
- Over 7,000 women supported through community-based services
- IRIS service making 1,095 referrals
- Specialist DA provision for 76 women in temporary accommodation and 466 women using our drop-in service in Solihull
- Opened a new Early Intervention Hub
- Internal focus on infrastructure, governance, and staffing with an ongoing Change Programme
- Information Governance Group established, addressing data breach and cyber attack prevention
- Implementation of Hybrid working
- Recruitment and retention improvements
- Holding workshops for anti-racism development
- Development of Single Sex Policy
- Recite Me implementation on the website
- Involvement in various campaigns and partnerships
- Exempt accommodation sub-group
- DAHA
- Homelessness Partnership Board
- Refugee and Asylum
- NRPF
- DA Boards in Birmingham & Solihull

During 2023-24 we aim to:

Continue to use all of our energy and commitment to develop and build our organisation so we can ensure women and children's voices are front and centre of our work and to influence others to do the same.

We will:

- Prioritise women and children's safety
- Work in partnership with women and children to assist them to use their voice to influence both our services and to inform our partners of what they need
- Maintain and improve our existing provision
- Extend Early Help and Intervention
- Explore options for expansion of safe accommodation
- Lobby for increase in direct specialist work with children
- Grow co-located services in statutory settings
- Diversify our income streams
- Invest in Staff and Managers development to grow their capacity to respond to women and children's needs
- Engage fully in strategic and operational partnerships

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

Birmingham & Solihull Women's Aid is a registered charity, registration number 1073926 and a company limited by guarantee, registration number 03509538. The governing document is the Memorandum and Articles of Association of the company, which establish the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03509538 (England and Wales)

**Registered Charity number**

1073926

**Registered office**

Ryland House  
44-48 Bristol Street  
Birmingham  
B5 7AA

**Trustees**

P McCabe Chair of Board of Trustees

C A Herity

C Bradbury-Jones

J L Williams

S Hussain

S Begum

T Nelson

S Hutchinson (appointed 21/3/23)

J Reid (appointed 20/9/22)

N Randhawa (appointed 20/9/22)

J A Zacheva (appointed 20/9/22)

J L Birch (appointed 20/6/23)

K K Chauhan (appointed 20/6/23)

**Company Secretary**

M R Connolly

**Auditors**

French Ludlam & Co Limited  
Statutory Auditors and Accountants  
Mountfield House  
661 High Street  
Kingswinford  
West Midlands  
DY6 8AL

**Solicitors**

Tyndalwoods  
29 Woodbourne Road  
Edgbaston  
B17 8BY

**Banks**

Co-op Bank  
Colmore Row  
Birmingham  
B3 3BA

CAF Bank  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
ME19 4JQ

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**Senior Leadership Team during the year**

M R Connolly, Chief Executive Officer  
S Dennis, Operations Manager  
J Morgan, Finance Manager  
S Islam, Operations Manager  
P Dhaliwal  
R Alaseel  
K Reidy

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Birmingham & Solihull Women's Aid for the purposes of company law) are responsible for preparing the Annual 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

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

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 19<sup>th</sup> September 2023 and signed on the board's behalf by:



.....  
P McCabe - Trustee

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Opinion**

We have audited the financial statements of Birmingham & Solihull Women's Aid (the 'charitable company') for the year ended 31st March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (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 31st March 2023 and of its incoming resources and application of resources, including its income and expenditure, 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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 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.

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; 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 charitable company for the purposes 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 charitable company'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.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Our responsibilities for the audit of the financial statements**

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 a Report of the Independent Auditors 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:

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (ie. gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

John Richard Fullman (Senior Statutory Auditor)  
for and on behalf of French Ludlam & Co Limited  
Statutory Auditors and Accountants  
Mountfield House  
661 High Street  
Kingswinford  
West Midlands  
DY6 8AL

Date: .....

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	3	225,678	-	225,678	283,416
<b>Charitable activities</b>	6				
Community and therapeutic Accommodation		1,087,828 1,817,768	4,637,575 120,723	5,725,403 1,938,491	4,737,918 1,935,675
Other trading activities	4	68,374	-	68,374	106,741
Investment income	5	4,709	-	4,709	760
Other income	7	19,454	-	19,454	13,000
<b>Total</b>		<u>3,223,811</u>	<u>4,758,298</u>	<u>7,982,109</u>	<u>7,077,510</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	8				
Community and therapeutic Accommodation		818,043 1,712,049	4,620,282 138,016	5,438,325 1,850,065	4,725,561 1,789,574
Fundraising trading		89,404	-	89,404	109,270
<b>Total</b>		<u>2,619,496</u>	<u>4,758,298</u>	<u>7,377,794</u>	<u>6,624,405</u>
<b>NET INCOME</b>		604,315	-	604,315	453,105
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		4,838,237	-	4,838,237	4,385,132
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>5,442,552</u>	<u>-</u>	<u>5,442,552</u>	<u>4,838,237</u>


The notes form part of these financial statements

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**BALANCE SHEET**  
**31ST MARCH 2023**

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	14	2,876,338	-	2,876,338	2,968,056
<b>CURRENT ASSETS</b>					
Debtors	15	1,594,749	18,474	1,613,223	2,369,906
Investments	16	2,102,154	-	2,102,154	934,727
Cash at bank and in hand		<u>505,725</u>	<u>387,559</u>	<u>893,284</u>	<u>512,450</u>
		4,202,628	406,033	4,608,661	3,817,083
<b>CREDITORS</b>					
Amounts falling due within one year	17	(591,738)	(406,033)	(997,771)	(880,737)
<b>NET CURRENT ASSETS</b>		<u>3,610,890</u>	<u>-</u>	<u>3,610,890</u>	<u>2,936,346</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		6,487,228	-	6,487,228	5,904,402
<b>CREDITORS</b>					
Amounts falling due after more than one year	18	(1,044,676)	-	(1,044,676)	(1,066,165)
<b>NET ASSETS</b>		<u>5,442,552</u>	<u>-</u>	<u>5,442,552</u>	<u>4,838,237</u>
<b>FUNDS</b>	21				
Unrestricted funds				<u>5,442,552</u>	<u>4,838,237</u>
<b>TOTAL FUNDS</b>				<u>5,442,552</u>	<u>4,838,237</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 19<sup>th</sup> September 2023 and were signed on its behalf by:

  
.....  
P McCabe - Trustee

The notes form part of these financial statements

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

	Notes	2023 £	2022 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	1,636,864	15,644
Interest paid		(51,729)	(15,242)
Decrease/(increase) in investments		<u>(1,167,427)</u>	<u>(278,660)</u>
Net cash provided by/(used in) operating activities		<u>417,708</u>	<u>(278,258)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(23,000)	(1,331,209)
Sale of tangible fixed assets		7,804	-
Interest received		<u>4,709</u>	<u>760</u>
Net cash used in investing activities		<u>(10,487)</u>	<u>(1,330,449)</u>
<b>Cash flows from financing activities</b>			
New loans in year		-	924,000
Loan repayments in year		<u>(26,387)</u>	<u>(27,684)</u>
Net cash (used in)/provided by financing activities		<u>(26,387)</u>	<u>896,316</u>
<b>Change in cash and cash equivalents in the reporting period</b>			
Cash and cash equivalents at the beginning of the reporting period		<u>512,450</u>	<u>1,224,841</u>
Cash and cash equivalents at the end of the reporting period		<u>893,284</u>	<u>512,450</u>

The notes form part of these financial statements

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2023	2022
	£	£
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	<b>604,315</b>	<b>453,105</b>
<b>Adjustments for:</b>		
Depreciation charges	109,321	100,599
Profit on disposal of fixed assets	(2,410)	-
Interest received	(4,709)	(760)
Interest paid	51,729	15,242
Decrease/(increase) in debtors	756,683	(405,534)
Increase/(decrease) in creditors	121,935	(147,008)
<b>Net cash provided by operations</b>	<b><u>1,636,864</u></b>	<b><u>15,644</u></b>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	<u>512,450</u>	<u>380,834</u>	<u>893,284</u>
	<u>512,450</u>	<u>380,834</u>	<u>893,284</u>
<b>Liquid resources</b>			
Deposits included in cash	-	-	-
Current asset investments	<u>934,727</u>	<u>1,167,427</u>	<u>2,102,154</u>
	<u>934,727</u>	<u>1,167,427</u>	<u>2,102,154</u>
<b>Debt</b>			
Debts falling due within 1 year	(44,140)	4,901	(39,239)
Debts falling due after 1 year	<u>(1,066,165)</u>	<u>21,489</u>	<u>(1,044,676)</u>
	<u>(1,110,305)</u>	<u>26,390</u>	<u>(1,083,915)</u>
<b>Total</b>	<u><u>336,872</u></u>	<u><u>1,574,651</u></u>	<u><u>1,911,523</u></u>

The notes form part of these financial statements

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **NOTES TO THE FINANCIAL STATEMENTS** **FOR THE YEAR ENDED 31ST MARCH 2023**

#### **1. CHARITY STATUS**

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute to an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

#### **2. ACCOUNTING POLICIES**

##### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

##### **Going concern**

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

##### **Critical accounting judgements and key sources of estimation uncertainty**

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

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

The areas where these judgements and estimates have been made include:

- Depreciation and residual values - the Trustees have reviewed the asset lives and associated residual values of all tangible fixed assets and have concluded that these values are appropriate;

- Debtors - debtors include amounts due from external organisations and individuals. The charity recognises provisions against specific debtor balances that are based on the age of the debtor balance and assessed risk of recoverability. The value of trade debtors in the note is net of the provision for doubtful debts.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations and similar income are included in income when they are received.

Grants receivable from funders for activities in furtherance of the charity's objectives are included in the financial statements of the year when the service is provided.

Grants receivable for specific projects/costs are recognised in accordance with their individual terms and conditions. Income is recognised when the charity has entitlement to the funds which is when any performance conditions are met, it is probable that the income will be received, and the amount can be reliably measured. Grant income will be deferred if received in advance of meeting performance conditions or if the funder specifically states that the income must be spent in a future accounting period.

Investment income is accounted for when receivable.

Trading income is accounted for on a receivable basis.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**2. ACCOUNTING POLICIES - continued**

**Income**

Fees and other sundry income is accounted for in the year in which it is receivable by the charity. No amounts are included in the financial statements for services donated by volunteers.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Allocation and apportionment of costs**

Where it is possible, costs are allocated directly to the main expenditure categories of the SOFA. Where this is not possible, costs are allocated on the basis of the number of direct and support employees.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Short leasehold	- over the period of the lease
Fixtures and fittings	- 33% on cost
Motor vehicles	- 20% on cost
Computer equipment	- 33% on cost

Freehold properties are stated in the balance sheet at cost less depreciation.

Tangible fixed assets are stated at cost less depreciation. Any expenditure on individual assets with a value below £2,500 is written off directly to revenue. Depreciation is provided in equal annual instalments over the estimated useful lives of the assets.

**Impairment of assets**

At each reporting date assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is immediately recognised in the Statement of Financial Activities.

If an impairment loss subsequently reverses, the carry amount of the asset is increased to the revised estimate of its recoverable amount, but not in excess of the amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal in any impairment loss is recognised immediately in the Statement of Financial Activities.

**Current asset investments**

Current asset investments are cash balances of guaranteed investment deposits.

**Goods donated for resale**

The charity receives donated goods for resale which it recognises at point of sale as the Trustees consider it to be impracticable to recognise such gifts on their receipt due to the large number of small value items received. As such, stocks of unsold donated goods are not valued for balance sheet purposes

**Trade debtors**

Trade debtors are amounts due for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price less any provision for bad debts.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**2. ACCOUNTING POLICIES - continued**

**Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and any other short term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Amounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. Trade creditors are recognised initially at the transaction price.

**Borrowings**

Bank borrowings are recorded at the initial transaction value less repayments made. Interest is charged to the Statement of Financial Activities as it arises over the term of the loan.

**Financial instruments**

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

**Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 1 of the Corporate Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

The charity operates a defined contribution pension scheme. Contributions payable to the scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Government grants**

Government grants received are credited to the Statement of Financial Activities as the relevant costs are incurred.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

<b>3. DONATIONS AND LEGACIES</b>		<b>2023</b>	<b>2022</b>
		£	£
Donations		<u>225,678</u>	<u>283,416</u>
<b>4. OTHER TRADING ACTIVITIES</b>		<b>2023</b>	<b>2022</b>
		£	£
Shop income from sale of donated goods		<u>68,374</u>	<u>106,741</u>
<b>5. INVESTMENT INCOME</b>		<b>2023</b>	<b>2022</b>
		£	£
Deposit account interest		<u>4,709</u>	<u>760</u>
<b>6. INCOME FROM CHARITABLE ACTIVITIES</b>		<b>2023</b>	<b>2022</b>
		£	£
Grants	Activity		
	Community and therapeutic	5,718,753	4,737,138
Training	Community and therapeutic	6,650	780
Grants	Accommodation	802,024	993,966
Rent	Accommodation	<u>1,136,467</u>	<u>941,709</u>
		<u>7,663,894</u>	<u>6,673,593</u>

Grants received, included in the above, are as follows:

	<b>2023</b>	<b>2022</b>
	£	£
Birmingham City Council	1,861,486	1,804,047
Big Lotto Young Women's VAWG worker	15,639	-
Big Lotto - Women & Girls	-	133,274
Big Lotto Celebrating Communities Fund	2,604	-
Primary Care Trust	101,102	99,281
BCC Vulnerable Adults Commissioning Services	1,216,231	766,584
Birmingham Community Safety Partnership	21,500	71,500
Police and Crime Commissioner	1,750,410	1,302,627
Solihull MBC Public Health Services	546,248	477,200
Comic Relief	-	38,430
Children in Need	48,154	106,231
CCG - IRIS	296,419	320,462
Solace Women's Aid	22,500	45,000
The Springfield Project	77,824	77,824
Garfield Weston	15,000	-
Caring Foundation	-	19,500
Smallwood Trust	164,326	24,991
Henry Smith	-	11,250
NHS Hospital Trust	125,001	159,451
BVSC	-	17,770
National Express Foundation	2,500	5,000
Nationwide	-	11,209
	<u>6,266,944</u>	<u>5,491,631</u>
Carried forward		

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**6. INCOME FROM CHARITABLE ACTIVITIES - continued**

	2023	2022
	£	£
Brought forward	6,266,944	5,491,631
West Midland Combined Authority	7,500	10,000
Think Active	-	4,748
Southall Black Sisters	205,500	220,558
St Basils	25,000	4,167
Bailey Thomas	<u>15,833</u>	<u>-</u>
	<u>6,520,777</u>	<u>5,731,104</u>

**7. OTHER INCOME**

	2023	2022
	£	£
Other income	<u>19,454</u>	<u>13,000</u>

Other income includes Access to Work claims of £9,309 (2022 £11,728)

**8. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 9) £	Totals £
Community and therapeutic	4,858,892	579,433	5,438,325
Accommodation	1,660,084	189,981	1,850,065
Fundraising trading	<u>89,404</u>	<u>-</u>	<u>89,404</u>
	<u>6,608,380</u>	<u>769,414</u>	<u>7,377,794</u>

**9. SUPPORT COSTS**

	Governance costs £	Finance £	Info tech £	Manage't £	Total 2023 £	Total 2022 £
Community and therapeutic	64,508	163,839	23,406	327,680	579,433	598,124
Accommodation	<u>18,339</u>	<u>54,613</u>	<u>7,802</u>	<u>109,227</u>	<u>189,981</u>	<u>239,435</u>
	<u>82,847</u>	<u>218,452</u>	<u>31,208</u>	<u>436,907</u>	<u>769,414</u>	<u>837,559</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**10. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
	£	£
Audit	9,492	9,024
Depreciation - owned assets	109,323	100,599
Operating leases	<u>123,528</u>	<u>123,388</u>

**11. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31st March 2023 nor for the year ended 31st March 2022.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31st March 2023 nor for the year ended 31st March 2022.

**12. STAFF COSTS**

	2023	2022
	£	£
Wages and salaries	4,548,908	4,139,693
Social security costs	414,202	332,784
Other pension costs	<u>171,520</u>	<u>158,296</u>
	<u>5,134,630</u>	<u>4,630,773</u>

The average monthly number of employees during the year was as follows:

	2023	2022
Senior management	7	7
Finance and administration	15	13
Project/refuge	167	165
Shops	<u>1</u>	<u>3</u>
	<u>190</u>	<u>188</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2023	2022
£70,001 - £80,000	-	1
£80,001 - £90,000	<u>1</u>	<u>-</u>
	<u>1</u>	<u>1</u>

The total employee benefits of the key management personnel of the charity was £406,937 (2022 - £334,657).

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	283,416	-	283,416
<b>Charitable activities</b>			
Community and therapeutic	612,360	4,125,558	4,737,918
Accommodation	1,573,913	361,762	1,935,675
Other trading activities	106,741	-	106,741
Investment income	760	-	760
Other income	13,000	-	13,000
<b>Total</b>	<u>2,590,190</u>	<u>4,487,320</u>	<u>7,077,510</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Community and therapeutic	608,834	4,116,727	4,725,561
Accommodation	1,431,072	358,502	1,789,574
Fundraising trading	109,270	-	109,270
<b>Total</b>	<u>2,149,176</u>	<u>4,475,229</u>	<u>6,624,405</u>
<b>NET INCOME</b>	441,014	12,091	453,105
Transfers between funds	12,091	(12,091)	-
<b>Net movement in funds</b>	453,105	-	453,105
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	4,385,132	-	4,385,132
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>4,838,237</u>	<u>-</u>	<u>4,838,237</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**14. TANGIBLE FIXED ASSETS**

	Freehold property £	Short leasehold £	Fixtures and fittings £
<b>COST</b>			
At 1st April 2022	3,258,561	228,601	431,042
Additions	-	-	-
Disposals	<u>(4,803)</u>	<u>(28,995)</u>	<u>(431,042)</u>
At 31st March 2023	<u>3,253,758</u>	<u>199,606</u>	<u>-</u>
<b>DEPRECIATION</b>			
At 1st April 2022	360,857	159,999	431,040
Charge for year	65,078	39,921	-
Eliminated on disposal	<u>-</u>	<u>(28,995)</u>	<u>(431,040)</u>
At 31st March 2023	<u>425,935</u>	<u>170,925</u>	<u>-</u>
<b>NET BOOK VALUE</b>			
At 31st March 2023	<u>2,827,823</u>	<u>28,681</u>	<u>-</u>
At 31st March 2022	<u>2,897,704</u>	<u>68,602</u>	<u>2</u>
	Motor vehicles £	Computer equipment £	Totals £
<b>COST</b>			
At 1st April 2022	12,480	241,642	4,172,326
Additions	23,000	-	23,000
Disposals	<u>(12,480)</u>	<u>(240,142)</u>	<u>(717,462)</u>
At 31st March 2023	<u>23,000</u>	<u>1,500</u>	<u>3,477,864</u>
<b>DEPRECIATION</b>			
At 1st April 2022	11,654	240,720	1,204,270
Charge for year	3,828	496	109,323
Eliminated on disposal	<u>(11,890)</u>	<u>(240,142)</u>	<u>(712,067)</u>
At 31st March 2023	<u>3,592</u>	<u>1,074</u>	<u>601,526</u>
<b>NET BOOK VALUE</b>			
At 31st March 2023	<u>19,408</u>	<u>426</u>	<u>2,876,338</u>
At 31st March 2022	<u>826</u>	<u>922</u>	<u>2,968,056</u>

Individual items of expenditure under £2,500 are not capitalised.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

<b>15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>2023</b>	<b>2022</b>
	£	£
Trade debtors	1,478,258	2,049,067
Prepayments and accrued income	<u>134,965</u>	<u>320,839</u>
	<u><b>1,613,223</b></u>	<u><b>2,369,906</b></u>
<b>16. CURRENT ASSET INVESTMENTS</b>	<b>2023</b>	<b>2022</b>
	£	£
Guaranteed investment deposits	<u>2,102,154</u>	<u>934,727</u>
<b>17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>2023</b>	<b>2022</b>
	£	£
Bank loans and overdrafts (see note 19)	39,239	44,140
Trade creditors	355,887	270,134
Social security and other taxes	104,148	86,465
Other creditors	49,526	49,295
Accrued expenses	42,938	183,483
Deferred grants	<u>406,033</u>	<u>247,220</u>
	<u><b>997,771</b></u>	<u><b>880,737</b></u>
<b>18. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR</b>	<b>2023</b>	<b>2022</b>
	£	£
Bank loans (see note 19)	<u>1,044,676</u>	<u>1,066,165</u>
<b>19. LOANS</b>		
An analysis of the maturity of loans is given below:		
	<b>2023</b>	<b>2022</b>
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>39,239</u>	<u>44,140</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u>48,507</u>	<u>46,635</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>156,750</u>	<u>148,773</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	839,419	870,757

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**20. SECURED DEBTS**

The following secured debts are included within creditors:

	2023 £	2022 £
Bank loans	<u>1,083,915</u>	<u>1,110,305</u>

A mortgage of £262,500 was obtained in the year to 31st March 2017 to assist in the purchase of a new refuge. The mortgage is repayable by monthly instalments over 20 years and is charged interest at a rate of 2.6875% per annum above the bank base rate.

On 29th October 2021 a further mortgage was taken out to fund the purchase of a further two refuges. This loan is repayable by monthly instalments over 10 years and carries an interest rate of 0.6875% per annum above the bank base rate.

The mortgages are secured by fixed and floating charges over the assets of the charity and a first legal charge held over the freehold properties. The net book value of these properties is £2,817,404 (2022 £2,887,058)

**21. MOVEMENT IN FUNDS**

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
<b>Unrestricted funds</b>				
General fund	3,284,494	604,315	(400,000)	3,488,809
Staff redundancy reserve	200,000	-	-	200,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity leave reserve	53,967	-	-	53,967
Cost of living reserve	-	-	400,000	400,000
	<u>4,838,237</u>	<u>604,315</u>	-	<u>5,442,552</u>
<b>TOTAL FUNDS</b>	<u>4,838,237</u>	<u>604,315</u>	-	<u>5,442,552</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	3,223,811	(2,619,496)	604,315
<b>Restricted funds</b>			
General restricted reserve	4,758,298	(4,758,298)	-
<b>TOTAL FUNDS</b>	<u>7,982,109</u>	<u>(7,377,794)</u>	<u>604,315</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**21. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
<b>Unrestricted funds</b>				
General fund	2,831,389	441,014	12,091	3,284,494
Staff redundancy reserve	200,000	-	-	200,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity leave reserve	53,967	-	-	53,967
	<u>4,385,132</u>	<u>441,014</u>	<u>12,091</u>	<u>4,838,237</u>
<b>Restricted funds</b>				
General restricted reserve	-	12,091	(12,091)	-
	<u>4,385,132</u>	<u>453,105</u>	<u>-</u>	<u>4,838,237</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	2,590,190	(2,149,176)	441,014
<b>Restricted funds</b>			
General restricted reserve	4,487,320	(4,475,229)	12,091
	<u>7,077,510</u>	<u>(6,624,405)</u>	<u>453,105</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
<b>Unrestricted funds</b>				
General fund	2,831,389	1,045,329	(387,909)	3,488,809
Staff redundancy reserve	200,000	-	-	200,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity leave reserve	53,967	-	-	53,967
Cost of living reserve	-	-	400,000	400,000
	<u>4,385,132</u>	<u>1,045,329</u>	<u>12,091</u>	<u>5,442,552</u>
<b>Restricted funds</b>				
General restricted reserve	-	12,091	(12,091)	-
	<u>4,385,132</u>	<u>1,057,420</u>	<u>-</u>	<u>5,442,552</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**21. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	5,814,001	(4,768,672)	1,045,329
<b>Restricted funds</b>			
General restricted reserve	9,245,618	(9,233,527)	12,091
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>15,059,619</u>	<u>(14,002,199)</u>	<u>1,057,420</u>

**Transfers between funds**

Within restricted funds:

The Repairs Reserve represents an allocation of general funds to allow for the refurbishing of properties.

Maternity Leave Reserve represents an allocation of general funds to cover costs associated with staff being on maternity leave.

Redundancy Reserve represents a prudent allocation of general funds to allow for any staffing restructure required following a reduction in income.

Capital Expenditure Reserve represents an allocation of general funds to allow for the purchase of additional property as needed by the charity.

The Cost of Living Reserve represents an allocation of general funds to allow for assistance during periods where living costs increase significantly.

Restricted funds income relates to the operation of the charity's refuges and the provision of support and advice to the end users. All of the restricted funds income are expended within the year. Any funds in the year that relate to the forthcoming year are carried forward as deferred income with a corresponding cash balance or debtor shown in the accounts. General unrestricted funds are used to cover the funding shortfalls by way of a transfer between funds.

The balance transferred to unrestricted funds in the Statement of Financial Activities represent the balance of restricted fund contributions to general costs as agreed with the funding bodies.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**  
**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**22. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31st March 2023.

**BIRMINGHAM AND SOLIHULL WOMEN'S AID**

England & Wales - Charity number 1073926

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# Accounts

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**REGISTERED COMPANY NUMBER: 03509538 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1073926**

**REPORT OF THE TRUSTEES AND**  
**AUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2022**  
**FOR**  
**BIRMINGHAM & SOLIHULL WOMEN'S AID**  
**(A COMPANY LIMITED BY GUARANTEE)**

French Ludlam & Co Limited  
Statutory Auditors and Accountants  
Mountfield House  
661 High Street  
Kingswinford  
West Midlands  
DY6 8AL

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

	<b>Page</b>
<b>Chair's Report</b>	1 to 2
<b>Report of the Trustees</b>	3 to 8
<b>Report of the Independent Auditors</b>	9 to 12
<b>Statement of Financial Activities</b>	13
<b>Balance Sheet</b>	14
<b>Cash Flow Statement</b>	15
<b>Notes to the Cash Flow Statement</b>	16
<b>Notes to the Financial Statements</b>	17 to 28

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **CHAIR'S REPORT** **FOR THE YEAR ENDED 31ST MARCH 2022**

The Board of Trustees is pleased to present its annual report together with the financial statements for the year ending 31st March 2022, which have been prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

Last year we reported on the significantly increased demand for our services, in part as a result of the Covid pandemic, alongside an increase in reports of domestic abuse to West Midlands Police and a shocking decline in prosecutions as the criminal justice system struggled to cope. These pressures did not abate during 2021-22; quite the reverse. We have seen an increase of 91% in the highest risk cases over the last 3 years. The need for specialist safe advice, support and refuge provided by women for women is clearly demonstrated by our experience and the experience of the women and children who use our services.

In 2021-22 BSWA had direct contact with 23,437 women, across our range of services from refuges to community based support and drop in, from the Home Options helpline to the IRIS service working with GP surgeries. More than 16000 children were recorded as living with domestic abuse alongside those women. The very welcome Domestic Abuse Act 2021 recognised children as victims of domestic abuse for the first time; absence of funding and provision to support children has been a concern for many years at BSWA, and implementation of the Act (and importantly the additional government funds provided) has allowed us to better support women with complex needs and of course children.

However, demand continues to significantly outstrip supply. Even with very welcome additional support from BCC, we were still only able to answer 40% of the 28,000 calls made to our helpline in 2021-22. For many women making that call will have taken enormous courage, and it is heart breaking to know so many calls went unanswered. For some women, this may represent their only opportunity to obtain help. Our webchat facility made some inroads into this shortfall, with 1272 webchat support conversations over the year.

During the year the Board recognised that responding to these increased and sustained demands, together with new emerging pressures, required an enhanced management infrastructure. A plan designed to strengthen organisational capacity and capability is in progress.

I commented last year on the acute shortages of refuge, temporary accommodation and affordable permanent housing for women and children seeking safety. After careful consideration and due diligence, the Board proceeded with the purchase of two refuges (previously managed through a management agreement) and is continuing discussions with Registered Providers and other partners with a view to securing further safe accommodation for women and children. BSWA continues to innovate to improve outcomes for women and children.

At Board level we maintained our focus on governance improvement, using the governance review and action plan from the 2020 RACE code to begin an in-depth governance improvement programme. A 'task and finish' group of Trustees and Senior Leadership Team members is taking this forward on behalf of the board, and this work when completed will provide the board with a robust governance framework. This will enhance the board's ability to exercise proper oversight and ensure transparency and accountability.

In other governance news, the Board appointed a Race Equality Champion during the year; her role is to support and challenge the board to promote race equality in every aspect of its work. We also have a Safeguarding Lead Trustee, and appointed a recruitment review panel led by a Trustee with HR expertise. The panel aims to improve and sustain diversity at Board level.

The Board's management of risk has been improved through delegations to its Finance and Audit Committee, which regularly monitors our risk register and provides assurance to the Board. The Board retains accountability for risk. Looking ahead we see an emerging cost of living crisis, and continuing acute pressures in the NHS (both covid related and more widely), the criminal justice system and local authority services. Undoubtedly this will further increase the demand for our services, while generating new cost pressures. Along with our partners, we face an increasingly difficult recruitment market. Increased demand, with overstretched resources and shortages of specialist staff across the system may yet prove to be a perfect storm. We will continue to rely on the active support of our partners to provide women and children with safety and space to rebuild their lives. Effective partnership working remains a central objective; we will continue to actively engage in strategic and operational partnerships across our area of operation.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**CHAIR'S REPORT**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

The Board will be developing a new 3-5 year strategic plan during 2022; we will continue to renew and extend our capabilities to respond to the changing demands of the environment. I would like to acknowledge the determination of our skilled and talented staff team to stand with women in difficult times, and the vital role of the senior leadership team in enabling and supporting that. I would also like to thank my colleague Trustees for their commitment to delivering good governance at BSWA.

Patricia McCabe  
Chair of the Board of Trustees

Date .....

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31ST MARCH 2022**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2022. The trustees have adopted the provisions of 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**

##### **Objectives**

##### **Our purpose**

Women and children are at the heart of our vision. We believe that violence against women and children is a violation of human rights and work to ensure that they can live free from fear of violence and abuse.

##### **Values and Principles:**

**We challenge the inequality and abuse that result from women's position in society**, providing services and resources that unlock women's power and enable them to regain their confidence and skills to achieve their aspirations.

**We listen to women and children and validate their experiences, working alongside them to champion their voices in influencing professional practice** and increasing understanding of the dynamics of abuse. In particular, we advocate that the best way to protect children and attain sustainable safeguarding is to empower and support the non-abusing mother.

**We match women's bravery in living with and addressing abuse through a staff team equipped to work with courage and creativity**, embracing challenges and doing the difficult things necessary to meet women, children and young people's needs in an increasingly harsh climate.

**We work to create lasting change in society**, where inequality and abuse are not tolerated, collaborating with partners and promoting action to achieve this vision.

##### **Objectives:**

- We will retain the capacity and capability within the organisation to respond to emerging needs as they occur.
- We will ensure BSWA has the financial viability, strong governance, leadership and management capacity to deliver high quality services.
- We will position ourselves as the lead organisation that seeks to address violence against women and children, working in partnership with others and assisting and informing partners to make the best response they can.
- We will remain independent to protect and promote our distinctive service model, ensuring that women in all circumstances can access support to address the abuse they face.
- We will market what we do using key messages to shift perceptions of our work and achieve greater understanding of the experience of women and the impact we have in making their lives better

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31ST MARCH 2022**

#### **OBJECTIVES AND ACTIVITIES**

##### **Activities Achievements and Performance**

Birmingham and Solihull Women's Aid celebrated its 43rd anniversary in 2021, and remains one of the largest local specialist domestic abuse charities in England. It furthers its charitable purposes by providing specialist support, information, advice and advocacy to women and children across the whole range of violence against women and girls issues: domestic abuse, sexual violence, harmful practices, stalking and harassment, forced marriage, female genital mutilation.

Birmingham and Solihull Women's Aid provision offers a women and children focussed environment which is safe. We provide women with "space for action", underpinned by our specialist staff team offering support, advice, information and advocacy around abuse, welfare benefits, housing, debt and other finances, legal matters, immigration, health, education, training and employment. Our in-depth needs and risk assessments assist us, alongside women's feedback, to devise comprehensive Individual Support and Safety Plans, and to work with women to achieve positive outcomes.

- We had direct contact with 23,437 women over the year and there were more than 16000 children recorded as living with domestic violence alongside those women.
- Calls to the helpline service continued to increase, having received 28,366 calls. Thanks to additional resources made available by Birmingham City Council, 11,085 of those calls were answered, and the new webchat had 1272 online support conversations.
- BSWA was commissioned by Birmingham City Council to deliver a specialist DA Homeless Reduction Act 2017 service. The Home Options service helpline received 3803 calls, with 995 women undertaking full Housing Need Assessment, resulting in 48% of those remaining in prevention.
- 183 women and 180 children stayed in our refuges in Birmingham and Solihull
- High risk cases have increased by 91% over the last three years. The Office of the Police and Crime Commissioner funds BSWA to deliver support work in Birmingham and Solihull to women who are at the highest risk of most significant harm, and whose cases were heard at MARAC. This year Birmingham saw 3777 referrals and 339 in Solihull.
- Over 7,500 women received support through our community-based, direct support services, including those co-located in health and children's settings.
- Our IRIS service working with GP surgeries trained the final group of surgeries and there were 710 referrals for support.
- The extension of services in Solihull resulted in specialist DA provision to 76 women in temporary accommodation and 466 women using our drop-in service.
- BSWA was commissioned to work with Birmingham Children's Trust to assist them to improve responses to women and children affected by domestic abuse and to support the work of MASH.
- We welcomed the DA Act, and the subsequent additional government funding under the New Burdens budget, that enabled us to add value to refuge provision, and to ensure that we addressed particular complex needs and support children needs, now that they are now recognised as victims of domestic abuse. We look forward to additional refuge spaces becoming available in 2022.

##### **Infrastructure**

Our commitment to continuous improvement of our governance and accountability, led us to reconsider and review our management infrastructure during the year. The review led the Board to approve enhanced infrastructure capacity to implement those decisions. We embarked upon an internal whole system approach, by recruiting a Performance and Contracts lead, to steer the review and the subsequent change management plan.

Our ambition is to create "a place to work where we are informed and connected; strengthening us to be effective, creative and have impact" and to prioritise a positive people culture; purposeful communications; knowledge/data insight hub; business development/improvement.

##### **Inclusivity**

We operate in one of the most diverse regions in the country. We were awarded the **Quality Mark for the Race Code** assisting us to embed anti-racist practice across the organisation. We continued to ensure that our staff team, represent as far as is possible, the communities of the region and attract women from the communities of Birmingham to use our services. This resulted in 19 different languages spoken in our team and brings to the organisation an improved understanding of our communities and their cultures. Interpreting services was available for all those that required them.

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31ST MARCH 2022**

#### **OBJECTIVES AND ACTIVITIES**

In order to ensure we are achieving our ambitions for Inclusion in our services, we keep abreast of demographics of our board, staff and service users. For the purpose of implementing the RACE Code action plan we kept a particular eye on ethnicity of our service users.

#### **Service users' ethnicity data:**

African	4.74%
Any other ethnic group	1.33%
Arab	1.72%
Bangladeshi	2.77%
Black African / British	0.06%
Black Caribbean / British	0.21%
Caribbean	4.14%
Chinese	0.21%
Gypsy or Irish Traveller	0.15%
Indian	3.60%
Iranian	0.02%
Irish	0.79%
Other Asian	2.49%
Other Black / African / Caribbean	1.11%
Other Mixed Heritage	0.97%
Other White	1.74%
Pakistani	16.26%
Persian	0.02%
Roma	0.21%
White & Asian	0.69%
White & Black African	0.21%
White & Black Caribbean	2.64%
White & Indian	0.06%
White & Pakistani	0.04%
White British	37.49%
White Eastern European	2.42%
Declined	0.30%
Don't know / didn't ask / missing data	13.62%

#### **Fundraising**

It has proved challenging to undertake external fundraising events over the past two years and so outside of statutory commissioning, we were more reliant on one-off donations and charitable trusts, totalling £626,143

#### **Governance**

In its commitment to strengthening our governance processes and policies, the Board has approved a Governance Improvement action plan and a Governance Task and Finish Group (Governance TAF) consisting of trustees and members of the senior leadership team was formed to take this plan forward. This work will provide the board with a robust governance framework that will enhance the board's ability to exercise proper oversight and ensure transparency and accountability.

Equality, Diversity and Inclusion remains a priority for the board and its approach to support good governance and delivery of charitable purposes. The board will be forming a recruitment review panel to improve diversity on the board. Furthermore, the board appointed a Race Equality Champion who takes the lead in ensuring that the board promotes race equality in all of its work. The trustees undertake regular training refreshers in their responsibility towards Safeguarding and General Data Protection Regulation.

We reviewed and refreshed our risk register and monitoring arrangements, made progress in adopting a more comprehensive approach to board assurance, and appointed a Trustee with specific responsibility for safeguarding. Each trustee participates in one-to-one discussion with the Chair on a biennial basis.

The Trustees have had due regard to the Charity Commission's guidance on public benefit at all relevant times.

# BIRMINGHAM & SOLIHULL WOMEN'S AID

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST MARCH 2022

### **OBJECTIVES AND ACTIVITIES**

#### **Trustee selection:**

Trustees are appointed on the basis of skills and experience, following open recruitment and interview. The Board seeks Trustees through word of mouth, local networks and advertising. Further Board recruitment is planned for 2022-23

#### **Significant investments to meet our objectives:**

- Purchase of 2 refuge buildings
- Continuation of developing a Psychologically Informed Environment (PIE) including training and development of psychological models to inform practice and achieve outcomes that support the organisation's aims and objectives.

#### **Volunteering:**

A small number of volunteers were in place throughout the year and our ambition is to bring back and increase the hours given through the incredibly valuable work of volunteers to support us in all areas of our work throughout 2022-23

#### **Financial Review:**

##### **Reserves Policy and Going Concern**

The Trustees operate a reserves policy.

It is recognised that the charity's income does not arise evenly throughout the year and therefore to enable the charity to plan its activities and to maintain an acceptable level of service it is prudent to hold sufficient reserves. The trustee's reserves policy in relation to unrestricted funds is to ensure that the organisation is financially robust and viable. Therefore, the policy seeks to maintain free reserves in unrestricted funds at a level which equates to at least six months' operating costs. We consider that this level will provide sufficient funds to allow time to take necessary steps to mitigate any shortfall.

##### **Amount of reserves held:**

£4,838,237 total reserves as at the 31<sup>st</sup> March 2022.

£3,284,494 of these are regarded as free reserves representing 5.9 months running costs. Including designated reserves (that can be re-designated as free reserves) of £1,553,743 would represent 8.8 months running costs.

##### **The charity's principal sources of funds:**

- Birmingham City Council (BCC)
- Solihull Borough Council (SBC)
- Office Police and Crime Commissioner & MOJ
- National Lottery

##### **Principal risks facing the charity:**

The organisation maintains a risk register and the Trustees monitor strategic risks throughout the year.

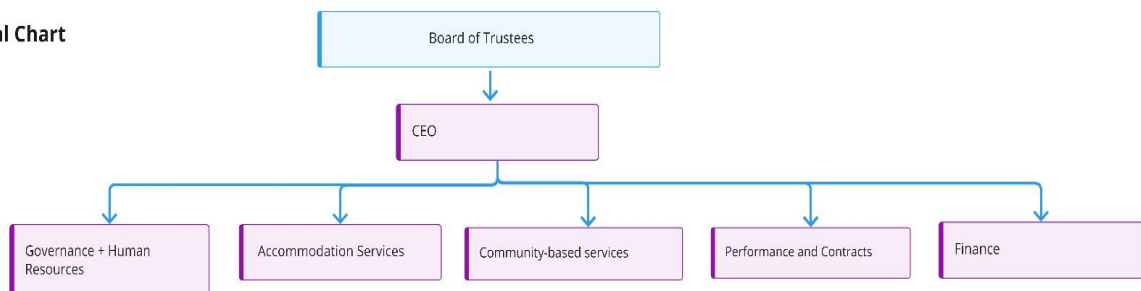
Principal risks identified include:

- Recession and poverty
- Capacity reduction
- Staff recruitment and retention
- Competition from statutory sector for staff resources due to higher salaries and benefits.

#### **Organisational Structure:**

##### **Organisational Chart**

March 22



**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03509538 (England and Wales)

**Registered Charity number**

1073926

**Registered office**

Ryland House  
44-48 Bristol Street  
Birmingham  
B5 7AA

**Trustees**

P McCabe Chair of Board of Trustees  
M A Fox (resigned 21/9/21)  
C A Herity  
C Bradbury-Jones  
J L Williams  
S Hussain  
S Begum  
T Nelson

**Company Secretary**

M R Connolly

**Auditors**

French Ludlam & Co Limited  
Statutory Auditors and Accountants  
Mountfield House  
661 High Street  
Kingswinford  
West Midlands  
DY6 8AL

**Solicitors**

Tyndalwoods  
29 Woodbourne Road  
Edgbaston  
B17 8BY

**Senior Management Team during the year**

M R Connolly, Chief Executive Officer  
S Dennis, Operations Manager  
J Morgan, Finance Manager  
S Islam, Operations Manager

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Birmingham & Solihull Women's Aid for the purposes of company law) are responsible for preparing the Annual 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

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

In so far as the trustees are aware:

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

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on ..... and signed on the board's behalf by:

.....

P McCabe - Trustee

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Opinion**

We have audited the financial statements of Birmingham & Solihull Women's Aid (the 'charitable company') for the year ended 31st March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (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 31st March 2022 and of its incoming resources and application of resources, including its income and expenditure, 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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 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.

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; 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 charitable company for the purposes 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 charitable company'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.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Our responsibilities for the audit of the financial statements**

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 a Report of the Independent Auditors 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.

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

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (ie. gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

John Richard Fullman (Senior Statutory Auditor)  
for and on behalf of French Ludlam & Co Limited  
Statutory Auditors and Accountants  
Mountfield House  
661 High Street  
Kingswinford  
West Midlands  
DY6 8AL

Date: .....

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	3	283,416	-	283,416	572,532
<b>Charitable activities</b>	6				
Community and therapeutic Accommodation		612,360 1,573,913	4,125,558 361,762	4,737,918 1,935,675	4,793,430 1,917,054
Other trading activities	4	106,741	-	106,741	76,579
Investment income	5	760	-	760	2,241
Other income	7	13,000	-	13,000	36,931
<b>Total</b>		<b>2,590,190</b>	<b>4,487,320</b>	<b>7,077,510</b>	<b>7,398,767</b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	8				
Community and therapeutic Accommodation		608,834 1,431,072	4,116,727 358,502	4,725,561 1,789,574	5,144,874 1,785,674
Fundraising trading		109,270	-	109,270	158,091
<b>Total</b>		<b>2,149,176</b>	<b>4,475,229</b>	<b>6,624,405</b>	<b>7,088,639</b>
<b>NET INCOME</b>		<b>441,014</b>	<b>12,091</b>	<b>453,105</b>	<b>310,128</b>
Transfers between funds	21	12,091	(12,091)	-	-
<b>Net movement in funds</b>		<b>453,105</b>	<b>-</b>	<b>453,105</b>	<b>310,128</b>
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<b>4,385,132</b>	<b>-</b>	<b>4,385,132</b>	<b>4,075,004</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>4,838,237</b>	<b>-</b>	<b>4,838,237</b>	<b>4,385,132</b>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**BALANCE SHEET**  
**31ST MARCH 2022**

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	14	2,968,056	-	2,968,056	1,737,446
<b>CURRENT ASSETS</b>					
Debtors	15	2,134,447	235,459	2,369,906	1,964,372
Investments	16	934,727	-	934,727	656,067
Cash at bank and in hand		<u>512,450</u>	<u>-</u>	<u>512,450</u>	<u>1,224,841</u>
		3,581,624	235,459	3,817,083	3,845,280
<b>CREDITORS</b>					
Amounts falling due within one year	17	<u>(645,278)</u>	<u>(235,459)</u>	<u>(880,737)</u>	<u>(994,273)</u>
<b>NET CURRENT ASSETS</b>		<u>2,936,346</u>	<u>-</u>	<u>2,936,346</u>	<u>2,851,007</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		5,904,402	-	5,904,402	4,588,453
<b>CREDITORS</b>					
Amounts falling due after more than one year	18	<u>(1,066,165)</u>	<u>-</u>	<u>(1,066,165)</u>	<u>(203,321)</u>
<b>NET ASSETS</b>		<u>4,838,237</u>	<u>-</u>	<u>4,838,237</u>	<u>4,385,132</u>
<b>FUNDS</b>	21				
Unrestricted funds				<u>4,838,237</u>	<u>4,385,132</u>
<b>TOTAL FUNDS</b>				<u>4,838,237</u>	<u>4,385,132</u>

The financial statements were approved by the Board of Trustees and authorised for issue on .....  
and were signed on its behalf by:

.....  
P McCabe - Trustee

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

	Notes	2022 £	2021 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	15,644	(102,756)
Interest paid		(15,242)	(6,190)
Decrease/(increase) in investments		<u>(278,660)</u>	<u>154,295</u>
Net cash (used in)/provided by operating activities		<u>(278,258)</u>	<u>45,349</u>
 <b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(1,331,209)	(5,100)
Interest received		<u>760</u>	<u>2,241</u>
Net cash used in investing activities		<u>(1,330,449)</u>	<u>(2,859)</u>
 <b>Cash flows from financing activities</b>			
New loans in year		924,000	-
Loan repayments in year		<u>(27,684)</u>	<u>(11,599)</u>
Net cash provided by/(used in) financing activities		<u>896,316</u>	<u>(11,599)</u>
 <hr/>			
<b>Change in cash and cash equivalents in the reporting period</b>		(712,391)	30,891
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>1,224,841</u>	<u>1,193,950</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>512,450</u>	<u>1,224,841</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2022 £	2021 £
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	<b>453,105</b>	310,128
<b>Adjustments for:</b>		
Depreciation charges	<b>100,599</b>	97,928
Interest received	<b>(760)</b>	(2,241)
Interest paid	<b>15,242</b>	6,190
Increase in debtors	<b>(405,534)</b>	(1,022,965)
(Decrease)/increase in creditors	<b>(147,008)</b>	<u>508,204</u>
<b>Net cash provided by/(used in) operations</b>	<b><u>15,644</u></b>	<b><u>(102,756)</u></b>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.21 £	Cash flow £	At 31.3.22 £
<b>Net cash</b>			
Cash at bank and in hand	<u>1,224,841</u>	<u>(712,391)</u>	<u>512,450</u>
	<u>1,224,841</u>	<u>(712,391)</u>	<u>512,450</u>
<b>Liquid resources</b>			
Deposits included in cash	-	-	-
Current asset investments	<u>656,067</u>	<u>278,660</u>	<u>934,727</u>
	<u>656,067</u>	<u>278,660</u>	<u>934,727</u>
<b>Debt</b>			
Debts falling due within 1 year	<u>(10,668)</u>	<u>(33,472)</u>	<u>(44,140)</u>
Debts falling due after 1 year	<u>(203,321)</u>	<u>(862,844)</u>	<u>(1,066,165)</u>
	<u>(213,989)</u>	<u>(896,316)</u>	<u>(1,110,305)</u>
<b>Total</b>	<u>1,666,919</u>	<u>(1,330,047)</u>	<u>336,872</u>

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **NOTES TO THE FINANCIAL STATEMENTS** **FOR THE YEAR ENDED 31ST MARCH 2022**

#### **1. CHARITY STATUS**

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute to an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

#### **2. ACCOUNTING POLICIES**

##### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

##### **Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity. The main source of any uncertainty would be focussed on the Coronavirus pandemic, however it is not possible to reliably determine the effects of the pandemic will have on the charity.

##### **Critical accounting judgements and key sources of estimation uncertainty**

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

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

The areas where these judgements and estimates have been made include:

- Depreciation and residual values - the Trustees have reviewed the asset lives and associated residual values of all tangible fixed assets and have concluded that these values are appropriate;
- Debtors - debtors include amounts due from external organisations and individuals. The charity recognises provisions against specific debtor balances, that are based on the age of the debtor balance and assessed risk of recoverability. The value of trade debtors in the note is net of the provision for doubtful debts.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations and similar income are included in income when they are received.

Grants receivable from funders for activities in furtherance of the charity's objectives are included in the financial statements of the year when the service is provided.

Grants receivable for specific projects/costs are recognised in accordance with their individual terms and conditions. Income is recognised when the charity has entitlement to the funds which is when any performance conditions are met, it is probable that the income will be received, and the amount can be reliably measured. Grant income will be deferred if received in advance of meeting performance conditions or if the funder specifically states that the income must be spent in a future accounting period.

Fees and other sundry income is accounted for in the year in which it is receivable by the charity.

## **BIRMINGHAM & SOLIHULL WOMEN'S AID**

### **NOTES TO THE FINANCIAL STATEMENTS - continued** **FOR THE YEAR ENDED 31ST MARCH 2022**

#### **2. ACCOUNTING POLICIES - continued**

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### **Allocation and apportionment of costs**

Where it is possible, costs are allocated directly to the main expenditure categories of the SOFA. Where this is not possible, costs are allocated on the basis of the number of direct and support employees.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Short leasehold	- over the period of the lease
Fixtures and fittings	- 33% on cost
Motor vehicles	- 20% on cost
Computer equipment	- 33% on cost

Freehold properties are stated in the balance sheet at cost less depreciation.

Tangible fixed assets are stated at cost less depreciation. Any expenditure on individual assets with a value below £2,500 is written off directly to revenue. Depreciation is provided in equal annual installments over the estimated useful lives of the assets.

##### **Impairment of assets**

At each reporting date assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is immediately recognised in the Statement of Financial Activities.

If an impairment loss subsequently reverses, the carry amount of the asset is increased to the revised estimate of its recoverable amount, but not in excess of the amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal in any impairment loss is recognised immediately in the Statement of Financial Activities.

##### **Current asset investments**

Current asset investments are cash balances of guaranteed investment deposits.

##### **Goods donated for resale**

The charity receives donated goods for resale which it recognises at point of sale as the Trustees consider it to be impracticable to recognise such gifts on their receipt due to the large number of small value items received. As such, stocks of unsold donated goods are not valued for balance sheet purposes

##### **Trade debtors**

Trade debtors are amounts due for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price less any provision for bad debts.

##### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and any other short term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**2. ACCOUNTING POLICIES - continued**

**Tangible fixed assets**

**Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Amounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. Trade creditors are recognised initially at the transaction price.

**Borrowings**

Bank borrowings are recorded at the initial transaction value less repayments made. Interest is charged to the Statement of Financial Activities as it arises over the term of the loan.

**Financial instruments**

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

**Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporate Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

The charity operates a defined contribution pension scheme. Contributions payable to the scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Government grants**

Government grants received towards the additional costs associated with the Covid-19 epidemic are credited to the Statement of Financial Activities as the additional costs are incurred.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

<b>3. DONATIONS AND LEGACIES</b>		<b>2022</b>	2021
		£	£
Donations		<b><u>283,416</u></b>	<u>572,532</u>
<b>4. OTHER TRADING ACTIVITIES</b>		<b>2022</b>	2021
		£	£
Shop income from sale of donated goods		<b><u>106,741</u></b>	<u>76,579</u>
<b>5. INVESTMENT INCOME</b>		<b>2022</b>	2021
		£	£
Deposit account interest		<b><u>760</u></b>	<u>2,241</u>
<b>6. INCOME FROM CHARITABLE ACTIVITIES</b>		<b>2022</b>	2021
	Activity	£	£
Grants	Community and therapeutic	<b>4,737,138</b>	4,793,070
Training	Community and therapeutic	<b>780</b>	360
Grants	Accommodation	<b>993,966</b>	973,780
Rent	Accommodation	<b><u>941,709</u></b>	<u>943,274</u>
		<b><u>6,673,593</u></b>	<u>6,710,484</u>

Grants received, included in the above, are as follows:

	<b>2022</b>	2021
	£	£
Birmingham City Council	<b>1,804,047</b>	1,191,225
Big Lottery DropIn Project	-	157,041
Big Lotto - Women & Girls	<b>133,274</b>	157,560
Big Lotto - Covid Funding	-	85,586
Primary Care Trust	<b>99,281</b>	99,825
BCC Vulnerable Adults Commissioning Services	<b>766,584</b>	780,148
Birmingham Community Safety Partnership	<b>71,500</b>	96,500
Police and Crime Commissioner	<b>1,302,627</b>	1,252,591
Solihull MBC Public Health Services	<b>477,200</b>	505,700
Comic Relief	<b>38,430</b>	78,431
Children in Need	<b>106,231</b>	41,773
CCG - IRIS	<b>320,462</b>	321,552
Solace Women's Aid	<b>45,000</b>	11,250
The Springfield Project	<b>77,824</b>	45,397
Garfield Weston	-	15,000
Caring Foundation	<b>19,500</b>	28,349
Barclays Covid Funding	-	100,000
Smallwood Trust	<b>24,991</b>	24,991
Henry Smith	<b>11,250</b>	27,000
Heart of England	-	24,000
Western Power	-	5,000
NHS Hospital Trust	<b><u>159,451</u></b>	<u>183,299</u>
Carried forward	<b>5,457,652</b>	5,232,218

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**6. INCOME FROM CHARITABLE ACTIVITIES - continued**

	<b>2022</b>	2021
	£	£
Brought forward	<b>5,457,652</b>	5,232,218
BVSC	<b>17,770</b>	8,708
National Express Foundation	<b>5,000</b>	3,333
Nationwide	<b>11,209</b>	11,209
West Midland Combined Authority	<b>10,000</b>	10,000
Global Make Some Noise	-	50,000
Crisis	-	35,730
Solihull Churches	-	2,905
MHCLG Regional Covid Funding	-	412,747
Think Active	<b>4,748</b>	-
Southall Black Sisters	<b>220,558</b>	-
St Basils	<b>4,167</b>	-
	<u><b>5,731,104</b></u>	<u>5,766,850</u>

**7. OTHER INCOME**

	<b>2022</b>	2021
	£	£
Government grants	-	32,835
Other income	<u><b>13,000</b></u>	<u>4,096</u>
	<u><b>13,000</b></u>	<u>36,931</u>

Other income includes Access to Work claims of £11,728 (2021 £nil) and Government grants received of £nil (2021 £32,835) in respect of the Coronavirus Job Retention Scheme.

**8. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 9) £	Totals £
Community and therapeutic Accommodation	<b>4,127,437</b>	<b>598,124</b>	<b>4,725,561</b>
Fundraising trading	<b>1,550,139</b>	<b>239,435</b>	<b>1,789,574</b>
	<u><b>109,270</b></u>	<u>-</u>	<u><b>109,270</b></u>
	<u><b>5,786,846</b></u>	<u><b>837,559</b></u>	<u><b>6,624,405</b></u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**9. SUPPORT COSTS**

	<b>Governance costs</b>	<b>Finance</b>	<b>Info tech</b>	<b>Management</b>	<b>Total 2022</b>	Total 2021
	£	£	£	£	£	£
Community and therapeutic	45,187	193,528	27,647	331,762	598,124	548,821
Accommodation	<u>13,589</u>	<u>79,046</u>	<u>11,292</u>	<u>135,508</u>	<u>239,435</u>	<u>224,167</u>
	<u><u>58,776</u></u>	<u><u>272,574</u></u>	<u><u>38,939</u></u>	<u><u>467,270</u></u>	<u><u>837,559</u></u>	<u><u>72,988</u></u>

**10. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	<b>2022</b>	2021
	£	£
Audit	<b>9,024</b>	7,848
Depreciation - owned assets	<b>100,599</b>	97,928
Operating leases	<u><b>123,388</b></u>	<u>123,221</u>

**11. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31st March 2022 nor for the year ended 31st March 2021.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31st March 2022 nor for the year ended 31st March 2021.

**12. STAFF COSTS**

	<b>2022</b>	2021
	£	£
Wages and salaries	<b>4,139,693</b>	3,673,755
Social security costs	<b>332,784</b>	319,479
Other pension costs	<u><b>158,296</b></u>	<u>146,786</u>
	<u><b>4,630,773</b></u>	<u>4,140,020</u>

The average monthly number of employees during the year was as follows:

	<b>2022</b>	2021
Senior management	<b>7</b>	4
Finance and administration	<b>13</b>	13
Project/refuge	<b>165</b>	147
Shops	<u><b>3</b></u>	<u>4</u>
	<u><b>188</b></u>	<u>168</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**12. STAFF COSTS - continued**

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	<b>2022</b>	2021
£70,001 - £80,000	<b>1</b>	-
£80,001 - £90,000	<u>-</u>	<u>1</u>
	<b><u>1</u></b>	<b><u>1</u></b>

The total employee benefits of the key management personnel of the charity was £334,657 (2021 - £236,874).

Included in staff costs above is £nil (2021 - £6,677) paid to agencies or self employed for cover or temporary engagements.

**13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	572,532	-	572,532
<b>Charitable activities</b>			
Community and therapeutic Accommodation	654,619 1,574,863	4,138,811 342,191	4,793,430 1,917,054
Other trading activities	76,579	-	76,579
Investment income	2,241	-	2,241
Other income	<u>36,931</u>	<u>-</u>	<u>36,931</u>
<b>Total</b>	2,917,765	4,481,002	7,398,767
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Community and therapeutic Accommodation Fundraising trading	606,561 1,391,038 158,091	4,538,313 394,636 -	5,144,874 1,785,674 158,091
<b>Total</b>	2,155,690	4,932,949	7,088,639
<b>NET INCOME/(EXPENDITURE)</b>	762,075	(451,947)	310,128
<b>Transfers between funds</b>	<u>(451,947)</u>	<u>451,947</u>	<u>-</u>
<b>Net movement in funds</b>	310,128	-	310,128
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	4,075,004	-	4,075,004
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b><u>4,385,132</u></b>	<b><u>-</u></b>	<b><u>4,385,132</u></b>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**14. TANGIBLE FIXED ASSETS**

	Freehold property £	Short leasehold £	Fixtures and fittings £
<b>COST</b>			
At 1st April 2021	1,927,352	228,601	431,042
Additions	<u>1,331,209</u>	<u>-</u>	<u>-</u>
At 31st March 2022	<u>3,258,561</u>	<u>228,601</u>	<u>431,042</u>
<b>DEPRECIATION</b>			
At 1st April 2021	309,057	120,078	425,549
Charge for year	<u>51,800</u>	<u>39,921</u>	<u>5,491</u>
At 31st March 2022	<u>360,857</u>	<u>159,999</u>	<u>431,040</u>
<b>NET BOOK VALUE</b>			
At 31st March 2022	<u>2,897,704</u>	<u>68,602</u>	<u>2</u>
At 31st March 2021	<u>1,618,295</u>	<u>108,523</u>	<u>5,493</u>
	Motor vehicles £	Computer equipment £	Totals £
<b>COST</b>			
At 1st April 2021	12,480	241,642	2,841,117
Additions	<u>-</u>	<u>-</u>	<u>1,331,209</u>
At 31st March 2022	<u>12,480</u>	<u>241,642</u>	<u>4,172,326</u>
<b>DEPRECIATION</b>			
At 1st April 2021	10,238	238,749	1,103,671
Charge for year	<u>1,416</u>	<u>1,971</u>	<u>100,599</u>
At 31st March 2022	<u>11,654</u>	<u>240,720</u>	<u>1,204,270</u>
<b>NET BOOK VALUE</b>			
At 31st March 2022	<u>826</u>	<u>922</u>	<u>2,968,056</u>
At 31st March 2021	<u>2,242</u>	<u>2,893</u>	<u>1,737,446</u>

Individual items of expenditure under £2,500 are not capitalised.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

<b>15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		
	<b>2022</b>	2021
	£	£
Trade debtors	<b>2,049,067</b>	1,024,920
Prepayments and accrued income	<b>320,839</b>	939,452
	<b><u>2,369,906</u></b>	<u>1,964,372</u>
<b>16. CURRENT ASSET INVESTMENTS</b>		
	<b>2022</b>	2021
	£	£
Guaranteed investment deposits	<b>934,727</b>	656,067
	<b><u>934,727</u></b>	<u>656,067</u>
<b>17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		
	<b>2022</b>	2021
	£	£
Bank loans and overdrafts (see note 19)	<b>44,140</b>	10,668
Trade creditors	<b>270,134</b>	354,773
Social security and other taxes	<b>86,465</b>	70,555
Other creditors	<b>49,295</b>	41,704
Accrued expenses	<b>183,483</b>	285,787
Deferred grants	<b>247,220</b>	230,786
	<b><u>880,737</u></b>	<u>994,273</u>
<b>18. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR</b>		
	<b>2022</b>	2021
	£	£
Bank loans (see note 19)	<b>1,066,165</b>	203,321
	<b><u>1,066,165</u></b>	<u>203,321</u>
<b>19. LOANS</b>		
An analysis of the maturity of loans is given below:		
	<b>2022</b>	2021
	£	£
Amounts falling due within one year on demand:		
Bank loans	<b>44,140</b>	10,668
	<b><u>44,140</u></b>	<u>10,668</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<b>46,635</b>	35,952
	<b><u>46,635</u></b>	<u>35,952</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<b>148,773</b>	167,369
	<b><u>148,773</u></b>	<u>167,369</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	<b>870,757</b>	-

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**20. SECURED DEBTS**

The following secured debts are included within creditors:

	2022 £	2021 £
Bank loans	<u>1,110,305</u>	<u>213,989</u>

A mortgage of £262,500 was obtained in the year to 31 March 2017 to assist in the purchase of a new refuge, The mortgage is repayable by monthly instalments over 20 years and is charged interest at a rate of 2.6875% per annum above the bank base rate.

On 29th October 2021 a further mortgage was taken out to fund the purchase of a further two refuges. This loan is repayable by monthly installments over 10 years and carries an interest rate of 0.6875% per annum above the bank base rate.

The mortgages are secured by fixed and floating charges over the assets of the charity and a first legal charge held over the freehold properties The net book value of these properties is £2,887,058 (2020 £825,486).

**21. MOVEMENT IN FUNDS**

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
<b>Unrestricted funds</b>				
General fund	2,831,389	441,014	12,091	3,284,494
Staff redundancy reserve	200,000	-	-	200,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity	53,967	-	-	53,967
	<u>4,385,132</u>	<u>441,014</u>	<u>12,091</u>	<u>4,838,237</u>
<b>Restricted funds</b>				
General restricted reserve	-	12,091	(12,091)	-
	<u>4,385,132</u>	<u>453,105</u>	<u>-</u>	<u>4,838,237</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	2,590,190	(2,149,176)	441,014
<b>Restricted funds</b>			
General restricted reserve	4,487,320	(4,475,229)	12,091
	<u>7,077,510</u>	<u>(6,624,405)</u>	<u>453,105</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**21. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
<b>Unrestricted funds</b>				
General fund	2,521,261	762,075	(451,947)	2,831,389
Staff redundancy reserve	200,000	-	-	200,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity	53,967	-	-	53,967
	<u>4,075,004</u>	<u>762,075</u>	<u>(451,947)</u>	<u>4,385,132</u>
<b>Restricted funds</b>				
General restricted reserve	-	(451,947)	451,947	-
	<u>-</u>	<u>(451,947)</u>	<u>451,947</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>4,075,004</u>	<u>310,128</u>	<u>-</u>	<u>4,385,132</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	2,917,764	(2,155,690)	762,074
<b>Restricted funds</b>			
General restricted reserve	4,481,003	(4,932,949)	(451,946)
	<u>7,398,767</u>	<u>(7,088,639)</u>	<u>310,128</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
<b>Unrestricted funds</b>				
General fund	2,521,261	1,203,089	(439,856)	3,284,494
Staff redundancy reserve	200,000	-	-	200,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity	53,967	-	-	53,967
	<u>4,075,004</u>	<u>1,203,089</u>	<u>(439,856)</u>	<u>4,838,237</u>
<b>Restricted funds</b>				
General restricted reserve	-	(439,856)	439,856	-
	<u>-</u>	<u>(439,856)</u>	<u>439,856</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>4,075,004</u>	<u>763,233</u>	<u>-</u>	<u>4,838,237</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**21. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	5,507,954	(4,304,866)	1,203,088
<b>Restricted funds</b>			
General restricted reserve	8,968,323	(9,408,178)	(439,855)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>14,476,277</u>	<u>(13,713,044)</u>	<u>763,233</u>

**Transfers between funds**

Within restricted funds:

The Repairs Reserve represents an allocation of general funds to allow for the refurbishing of properties.

Maternity Leave Reserve represents an allocation of general funds to cover costs associated with staff being on maternity leave.

Redundancy Reserve represents a prudent allocation of general funds to allow for any staffing restructure required following a reduction in income.

Capital Expenditure Reserve represents an allocation of general funds allow for the purchase of additional property as needed by the charity.

Restricted funds income relates to the operation of the charity's refuges and the provision of support and advice to the end users. All of the restricted funds income are expended within the year. Any funds in the year that relate to the forthcoming year are carried forward as deferred income with a corresponding cash balance or debtor shown in the accounts. General unrestricted funds are used to cover the funding shortfalls by way of a transfer between funds.

The balance transferred to unrestricted funds in the Statement of Financial Activities represent the balance of restricted fund contributions to general costs as agreed with the funding bodies.

**22. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31st March 2022.

**BIRMINGHAM AND SOLIHULL WOMEN'S AID**

England & Wales - Charity number 1073926

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# Accounts

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OFFICE COPY  
PLEASE SIGN WHERE INDICATED  
AND RETURN A.S.A.P.

12 OCT 2021

REGISTERED COMPANY NUMBER: 03509538 (England and Wales)  
REGISTERED CHARITY NUMBER: 1073926

REPORT OF THE TRUSTEES AND  
AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021  
FOR

BIRMINGHAM & SOLIHULL WOMEN'S AID  
(A COMPANY LIMITED BY GUARANTEE)

**BIRMINGHAM & SOLIHULL WOMEN'S AID**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

	Page
Report of the Trustees	1 to 10
Report of the Independent Auditors	11 to 12
Statement of Financial Activities	13
Balance Sheet	14
Cash Flow Statement	15
Notes to the Cash Flow Statement	16 to 17
Notes to the Financial Statements	18 to 30

**BIRMINGHAM & SOLIHULL WOMEN'S AID**  
**CHAIRS'S REPORT FOR THE YEAR ENDED 31ST MARCH 2021**

The Board of Trustees is pleased to present its annual report together with the financial statements for the year ending 31st March 2021, which have been prepared to meet the requirements for a directors' report and accounts for Companies Act purposes. Demand for our services has continued to rise in the face of limited resources, and our experience, and that of the women and children we support, continues to demonstrate the need for specialist safe advice, support and refuge provision provided by women for women.

During the year there was a 37% increase in reports of domestic abuse to West Midlands Police, whilst prosecutions were down to 4.8%, and up to three years waiting lists in the courts. This alongside the lack of refuge space and shortage of move-on family accommodation, women and children are often forced to remain with their perpetrator, causing the inevitable escalation of violence and abuse. We saw the number of high-risk cases grow by 32% in Birmingham. As the Criminal Justice System is unable to protect them, and there is nowhere safe to go, the escalation of risk for women and children is clear. The subsequent demand to safeguard falls upon agencies that do not have the necessary resources to deliver. The human cost is devastating and the economic cost to manage such deficits in services and high levels of risk will need to be understood.

We continue to be a lead agency for domestic abuse in the areas where we operate, delivering an evidence based model, alongside using new and innovative methods to improve outcomes for women and children. Our involvement in strategic and operational partnerships remains critical and BSWA represents the Violence against Women agencies at the Combined Authority's Homelessness Task Force, and domestic abuse at the OPCC Victims Commission. Last year we reported on the innovative Domestic Abuse Hub pilot in Birmingham (opened in March 2019). The evaluation of this pilot demonstrated how the service has transformed women's experience of seeking support around potential homelessness due to domestic abuse, and we were successful in obtaining the contract to run a DA Wellbeing Hub alongside the existing hub.

In common with other Domestic Abuse organisations the demand for our services has continued to increase exponentially during the Covid pandemic. This year saw a 47.5% increase in the numbers of women approaching us for support. The pandemic exacerbated pre-existing social pressures such as the reduced ability of the criminal justice system to safeguard women and children, and shortages of refuge, temporary and permanent and affordable housing. It made extreme demands on our resources, particularly on our leadership and staff teams, and we continue to focus on ensuring our staff are backed up and supported, and our leaders are equipped to provide what is needed. I am pleased to say that BSWA's 'front door' remained open throughout lockdowns and all restrictions to date, and we continued to provide our much needed services to women and children in Birmingham and Solihull. I would like to acknowledge the support of our partners in helping us achieve this, and the determination of our staff to continue to stand with women, even in the most difficult circumstances.

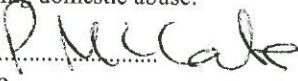
We have further strengthened our engagement in strategic partnerships that seek to find solutions to the shortage of refuges, temporary accommodation and permanent and affordable housing, and we continue to focus on how we can best leverage our resources to provide safe spaces for women and children. During the year we explored a number of options (including agreeing the purchase of two refuges in Birmingham currently managed through a management agreement) and we continue to do so.

The Board is committed to Birmingham and Solihull Women's Aid remaining a good employer. We recognise that the support work undertaken by teams is increasingly complex and challenging, and we implemented a salary review in year to ensure we are able to recruit and retain the skills we need in the current climate. BSWA is also committed to delivering appropriate and sensitive services to the diverse communities of our region. Our staff team comprises 57% BAME staff, and our service users are reflective of our communities. The Board is committed to good governance and has continued to focus on increasing diversity at Board and senior leadership levels, following our successful recruitment exercise last year. In response to Black Lives Matter we have renewed our focus on anti-racism, diversity and equality and became 'early adopters' for The RACE Equality Code 2020. This Code aims to improve the representation of Black and Minority Ethnic people in decision making roles in organisations, and we have undertaken an independently facilitated review of our governance against its principles and standards. We have a draft action plan ready for Board approval to address gaps and weaknesses found, alongside working to

further embed anti-racism across the organisation. We are committed to transparency and accountability and will continue to report on our progress.

In other governance matters, we have reviewed and refreshed our risk register and monitoring arrangements, made progress in adopting a more comprehensive approach to board assurance, and appointed a Trustee with specific responsibility for safeguarding. Each trustee participated in one-to-one discussion with the Chair, and we will be formalising our approach to Board and Board member appraisal implementing our governance review and RACE Equality Code action plan.

Looking ahead we need to focus on living with Covid19, responding to a changing environment, and contributing to recovery. We have flexed, reviewed and reorganised our services to respond, and continue to review and change as needed. We continue to work with partners and the wider health and social care system to maximise outcomes for women and children. However, there remains a significant gap in the resources required to respond to increased need during recovery and beyond. We look forward to the implementation of the Domestic Abuse Act from April 2021, working with our Local Authorities, the West Midlands Combined Authority and the Office of the Police and Crime Commissioner, to influence and deliver on priorities for women and children affected by abuse. We hope the new legislation will play a key part in addressing the issues that currently prevent us as a society from ensuring women's and children's safety. The post Covid environment needs to be a safer place for women and children experiencing domestic abuse.

  
.....  
P McCabe  
Chair of Board of Trustees

**BIRMINGHAM & SOLIHULL WOMEN'S AID**  
**TRUSTEES' REPORT**

**Objectives and activities**

**Our purpose**

Women and children are at the heart of our vision. We believe that violence against women and children is a violation of human rights and work to ensure that they can live free from fear of violence and abuse

**Values and Principles:**

**We challenge the inequality and abuse that result from women's position in society, providing services and resources that unlock women's power and enable them to regain their confidence and skills to achieve their aspirations.**

**We listen to women and children and validate their experiences, working alongside them to champion their voices in influencing professional practice and increasing understanding of the dynamics of abuse. In particular, we advocate that the best way to protect children and attain sustainable safeguarding is to empower and support the non-abusing mother.**

**We match women's bravery in living with and addressing abuse through a staff team equipped to work with courage and creativity, embracing challenges and doing the difficult things necessary to meet women, children and young people's needs in an increasingly harsh climate.**

**We work to create lasting change in society, where inequality and abuse are not tolerated, collaborating with partners and promoting action to achieve this vision.**

**Objectives:**

- We will retain the capacity and capability within the organisation to respond to emerging needs as they occur.
- We will ensure BSWA has the financial viability, strong governance, leadership and management capacity to deliver high quality services.
- We will position ourselves as the lead organisation that seeks to address violence against women and children, working in partnership with others and assisting and informing partners to make the best response they can.
- We will remain independent to protect and promote our distinctive service model, ensuring that women in all circumstances can access support to address the abuse they face.
- We will market what we do using key messages to shift perceptions of our work and achieve greater understanding of the experience of women and the impact we have in making their lives better

**Activities:**

Birmingham and Solihull Women's Aid's furthers its charitable purposes by providing specialist support, advice and advocacy to women and children across the whole range of violence against women and girls issues: domestic abuse, sexual violence, harmful practices, stalking and harassment, forced marriage, female genital mutilation.

- We had contact from 21,500 women over the year and there were 14,967 children, now recognised as victims under the DA Act, who are affected by domestic abuse.
- Calls to the helpline service continued to grow, receiving almost 9000 calls and the new webchat had 1043 online support conversations. We continued to deliver most of our services remotely. However, we managed to keep the doors open at the Home Options Hub, for those women who had to leave their home due to imminent risk of harm. We developed a triage line to try to meet an increase in demand of women at risk of homelessness due to domestic abuse. Home Options triage received more than 4000 calls and presentations totalled 1379.
- The new Advice and Wellbeing service opened in Quarter 4
- The demand for refuge was unprecedented with 6529 requests for refuge and only 1200 spaces offered across the country.
- 193 women and 285 children stayed in our refuges in Birmingham and Solihull
- High risk cases referred into our MARAC service continued to increase with 2515 women referrals in Birmingham and 244 in Solihull.
- Almost 2500 women were supported through our community-based support services including those co-located in health and children's Centre settings.

**Our Operating Model**

Birmingham and Solihull Women's Aid provision offers a women and children focussed environment which is safe. We provide women with space for action, underpinned by our specialist staff team offering support, advice, information and advocacy around abuse, welfare benefits, housing, debt and other finances, legal matters, immigration, health, education, training and employment. Our in-depth needs and risk assessments assist us, alongside women's feedback, to devise comprehensive Individual Support and Safety Plans, and to work with women implementing them.

**Infrastructure**

The additional activities and increasing demands that confronted us throughout the year, alongside a heightened commitment to continuously improving our governance and accountability, led us to reconsider and review our management infrastructure during the year. The review led the Board to increase capacity and the implementation of those decisions progressed at pace. We used the intelligence we gathered to provide our specialist and expert knowledge to our partners, evidencing both increase and severity of violence against women and children, trapped with their perpetrator.

We embarked upon a review, using a Whole Systems Approach, with a view to inform our practice and to engage our partners to resolve issues impacting victims of domestic abuse. The intention is to report during 2021.

## Inclusivity

We operate in one of the most diverse regions in the country. To be accessible to all women needing our support we are engaged in achieving the **Quality Mark for the Race Code** to help us embed anti-racist practice across the organisation. We continued to ensure that our staff team, represent as far as is possible, the communities of the region. This results in 18 different languages spoken in our team and brings to the organisation an improved understanding of our communities and their cultures. (See table below)

Ethnicity	BSWA Service users 2020 % of total	% Birmingham Population 2011 census	BSWA staff 2020 % of total	BSWA Board of Trustees % of total
White British	41.4	53.1	36.6	37.5
Other White	4	2.4	8.13	25
Arab	2	1.02		
Asian/ Asian British: Chinese	0.3	1.2	0	
Asian: Bangladeshi/ British Bangladeshi	3.6	3.0	3.25	
Asian: Indian/ British Indian	5.3	6.0	15.5	
Asian: Pakistani/ British Pakistani	18.5	13.5	13	25
Black/ Black British: Black African	7.3	2.8	2.4	
Black/ Black British: Caribbean	5.3	4.4	6.5	
Mixed/multiple ethnic group: White and Asian	1.12	1.0	4	
Mixed/multiple ethnic group: White and Black African	0.19	0.3	0	
Mixed/multiple ethnic group: White and Black Caribbean	3.03	2.3	1.6	
Other ethnicity	3.23	2.1	2.44	

- Remaining staff and trustees did not disclose their ethnicity; we are working to further improve compliance with equality monitoring.
- 40% of the Senior Leadership Team are black and minority ethnic
- 50% of the managers are black and minority ethnic

## Governance

The Board is committed to good governance and has continued to focus on increasing diversity at Board and senior leadership levels, following our successful recruitment exercise last year. In response to Black Lives Matter we have renewed our focus on anti-racism, diversity and equality and became 'early adopters' for The RACE Equality Code 2020. This Code aims to improve the representation of Black and Minority Ethnic people in decision making roles in organisations, and we have undertaken an independently facilitated review of our governance against its principles and standards. We have a draft action plan ready for Board approval to address gaps and weaknesses found, alongside working to further embed anti-racism across the organisation. We are committed to transparency and accountability and will continue to report on our progress.

We have reviewed and refreshed our risk register and monitoring arrangements, made progress in adopting a more comprehensive approach to board assurance, and appointed a Trustee with specific responsibility for safeguarding. Each trustee participated in one-to-one discussion with the Chair, and we will be formalising our approach to Board and Board member appraisal implementing our governance review and RACE Equality Code action plan. The Trustees have had due regard to the Charity Commission's guidance on public benefit at all relevant times.

**Trustee selection:**

Trustees are appointed on the basis of skills and experience, following open recruitment and interview. The Board seeks Trustees through word of mouth, local networks and advertising. Further Board recruitment is planned for 2022.

**Staff Remuneration:**

We implemented a salary review in year to ensure we are able to recruit and retain the skills we need in the current climate

**Significant investments to meet our objectives:**

- Psychologically Informed Environments (PIE) training and development – Whole organisation training and support to develop psychological models to inform practice and achieve outcomes that support the organisation's aims and objectives. PIE enables staff to develop reflection skills in order to build collaborative, compassionate relationships with all women they are supporting.
- Common Purpose training for our managers to further develop leadership skills within our teams and enhance partnership working
- A Digital telephone system in place to make communication more efficient and to understand numerically all telephone communications with women, and to identify gaps in capacity.
- Development of new and more accessible website
- Refurbishment of refuges

Due to COVID as well as new road and parking restrictions that impacted adversely on profitability we were forced to take the decision to close our charity shop in Solihull.

**Achievements and Performance:**

- We initiated and led for the specialist sector the regional “**No Excuse for Domestic Abuse**” campaign funded and developed by OPCC. The aim was to raise awareness promoting the route to services for women, as well as alerting friends, family and neighbours to report if concerned.
- We worked with Registered Housing Providers, through Birmingham Social Housing Partnership, to obtain direct access to move on accommodation for women leaving refuge. 8 providers during the year offered accommodation and the engagement continues to develop.
- The numbers of women who contacted us and entered our services increased by 47.5%
- Whilst due to Pandemic concerns, we temporarily lost most of our volunteers, COVID resources provided through Birmingham and Solihull Local Authorities assisted the use paid of staff. However, it continued to be impossible to answer all of the calls to helpline, due to increase in scale, loss of volunteers due to Covid, complexity and levels of risk.
- We increased the use of interpreting services, due to demand in calls and increased engagement in services, from women where English was not their first language.
- We ensured that every child in our “Think Family” service had access to a laptop or a tablet to enable continuation of their education and communication during lockdown.
- We developed a new more accessible website to improve information for service users and professionals.
- We recruited learning mentors for children in refuge and provided IT equipment to assist activities. We installed WIFI in refuge rooms.
- We won the contract to deliver Birmingham's Domestic Abuse Wellbeing service that provides an opportunity for an early intervention.
- We reviewed the internal structure, systems and processes for our community - based work. Combining this to include partnerships, co-location and referral routes, we developed a model for Birmingham's Domestic Abuse HUB.



**Financial Review:**

**Reserves Policy and Going Concern**

The Trustees operate a reserves policy.

It is recognised that the charity’s income does not arise evenly throughout the year and therefore to enable the charity to plan its activities and to maintain an acceptable level of service it is prudent to hold sufficient reserves. The trustee’s reserves policy in relation to unrestricted funds is to ensure that the organisation is financially robust and viable. Therefore, the policy seeks to maintain free reserves in unrestricted funds at a level which equates to at least six months’ operating costs. The trustees consider that this level will provide sufficient funds to allow time to take necessary steps to mitigate any shortfall.

**Amount of reserves held:**

£4,385,132 total reserves at 31st March

£2,831,388 of these regarded as free reserves, representing 4.8 months running costs. Including designated reserves (that can be re-designated as free reserves) of £1,553,744 would represent 7.4 months running costs.

**The charity’s principal sources of funds:**

- Birmingham City Council (BCC)
- Solihull Borough Council (SBC)
- Office Police and Crime Commissioner - MOJ
- National Lottery
- MHCLG

**Principal risks facing the charity:**

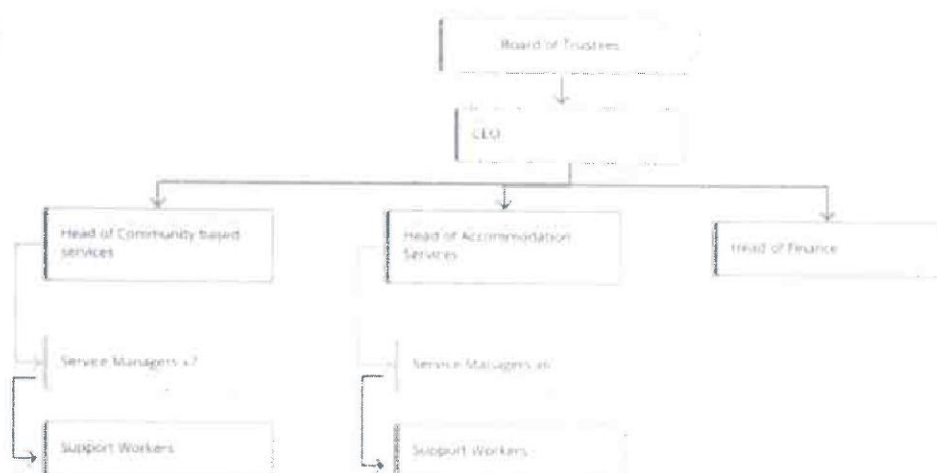
The organisation maintains a risk register and the Trustees monitor strategic risks throughout the year.

Principal risks identified include:

- Loss of positioning due to shifts of government policy and risk of substitution/ mainstreaming and taken in-house removing specialism.
- Loss of key personnel
- Reduction in funding through:
  - Loss of contracts
  - Possibility of recession post COVID
  - Reductions in unit costs
  - Competitive nature of fundraising

**Organisational Structure:**

Organisational Chart



**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**  
03509538 (England and Wales)

**Registered Charity number**  
1073926

**Registered office**  
Ryland House  
44-48 Bristol Street  
Birmingham  
B5 7AA

**Trustees**  
P McCabe

Chair of Board of  
Trustees

M A Fox  
C A Herity  
C Bradbury-Jones  
J L Williams  
S Hussain  
S Begum  
T Nelson

- appointed 17/4/20  
- appointed 24/4/20  
- appointed 26/4/20

**Company Secretary**  
M R Connolly

**Independent auditors**  
French Ludlam & Co Limited  
Statutory Auditors and Accountants  
Mountfield House, 661 High Street  
Kingswinford  
West Midlands  
DY6 8AL

**Solicitors**  
Tyndalwoods  
29 Woodbourne Road  
Edgbaston  
B17 8BY

**Senior Management Team during the year**  
M R Connolly, Chief Executive Officer  
S Dennis, Operations Manager  
J Morgan, Finance Manager  
S Islam, Operations Manager

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Birmingham & Solihull Women's Aid is a registered charity, registration number 1073926 and a company limited by guarantee, registration number 03509538. The governing document is the Memorandum and Articles of Association of the company, which establish the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

**STRATEGIC REPORT**

**STATEMENT OF TRUSTEES RESPONSIBILITIES**

The trustees (who are also the directors of Birmingham & Solihull Women's Aid for the purposes of company law) are responsible for preparing the Report of the Trustees 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

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

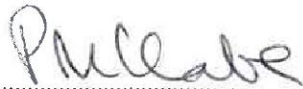
In so far as the trustees are aware:

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

**AUDITORS**

The auditors, French Ludlam & Co Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 23/9/21 and signed on the board's behalf by:



.....  
P McCabe - Trustee

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Opinion**

We have audited the financial statements of Birmingham & Solihull Women's Aid (the 'charitable company') for the year ended 31st March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (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 31st March 2021 and of its incoming resources and application of resources, including its income and expenditure, 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 Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
BIRMINGHAM & SOLIHULL WOMEN'S AID**

**Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; 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 charitable company for the purposes 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 charitable company'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.

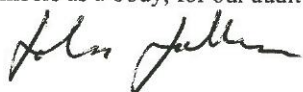
**Our responsibilities for the audit of the financial statements**

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 a Report of the Independent Auditors 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.

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

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



John R. Fullman (Senior Statutory Auditor)  
for and on behalf of French Ludlam & Co Limited  
Statutory Auditors and Accountants  
Mountfield House  
661 High Street  
Kingswinford  
West Midlands  
DY6 8AL

Date: ..... 21 / 9 / 12 .....

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

		Unrestricted funds	Restricted funds	2021 Total funds	2020 Total funds
		£	£	£	£
	Notes				
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds</b>					
Voluntary income	3	572,532	-	572,532	205,306
Activities for generating funds	4	76,578	-	76,578	162,411
Investment income	5	2,241	-	2,241	4,683
<b>Incoming resources from charitable activities</b>					
Community and therapeutic Accommodation	6	654,619	4,138,812	4,793,431	3,833,134
		1,574,863	342,191	1,917,054	1,689,293
Other incoming resources	7	<u>36,931</u>	-	<u>36,931</u>	<u>5,435</u>
<b>Total incoming resources</b>		2,917,764	4,481,003	7,398,767	5,900,262
 <b>RESOURCES EXPENDED</b>					
<b>Charitable activities</b>					
Community and therapeutic Accommodation	8	598,713	4,538,313	5,137,026	3,876,772
		1,391,038	394,636	1,785,674	1,457,573
Fundraising trading		158,091	-	158,091	165,524
Governance costs	10	<u>7,848</u>	-	<u>7,848</u>	<u>6,720</u>
<b>Total resources expended</b>		<u>2,155,690</u>	<u>4,932,949</u>	<u>7,088,639</u>	<u>5,506,589</u>
 <b>NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS</b>					
		762,074	(451,946)	310,128	393,673
Gross transfers between funds	22	<u>(451,946)</u>	<u>451,946</u>	-	-
<b>Net incoming/(outgoing) resources</b>		310,128	-	310,128	393,673
 <b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		4,075,004	-	4,075,004	3,681,331
 <b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>4,385,132</u></u>	<u><u>-</u></u>	<u><u>4,385,132</u></u>	<u><u>4,075,004</u></u>

**CONTINUING OPERATIONS**

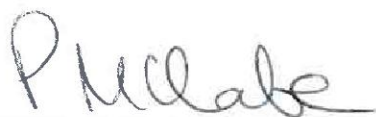
All incoming resources and resources expended arise from continuing activities.

BIRMINGHAM & SOLIHULL WOMEN'S AID

BALANCE SHEET  
AT 31ST MARCH 2021

		Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
	Notes				
<b>FIXED ASSETS</b>					
Tangible assets	14	1,737,446	-	1,737,446	1,830,274
<b>CURRENT ASSETS</b>					
Debtors	15	1,964,372	-	1,964,372	941,407
Investments	16	656,067	-	656,067	810,362
Cash at bank and in hand		<u>1,224,841</u>	<u>-</u>	<u>1,224,841</u>	<u>1,193,950</u>
		3,845,280	-	3,845,280	2,945,719
<b>CREDITORS</b>					
Amounts falling due within one year	17	<u>(994,273)</u>	<u>-</u>	<u>(994,273)</u>	<u>(486,068)</u>
<b>NET CURRENT ASSETS</b>		<u>2,851,007</u>	<u>-</u>	<u>2,851,007</u>	<u>2,459,651</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		4,588,453	-	4,588,453	4,289,925
<b>CREDITORS</b>					
Amounts falling due after more than one year	18	<u>(203,321)</u>	<u>-</u>	<u>(203,321)</u>	<u>(214,921)</u>
<b>NET ASSETS</b>		<u>4,385,132</u>	<u>-</u>	<u>4,385,132</u>	<u>4,075,004</u>
<b>FUNDS</b>	22				
Unrestricted funds				4,385,132	4,075,004
Restricted funds				<u>-</u>	<u>-</u>
<b>TOTAL FUNDS</b>				<u>4,385,132</u>	<u>4,075,004</u>

The financial statements were approved by the Board of Trustees on ..... and were signed on its behalf by:



.....  
P McCabe -Trustee

BIRMINGHAM & SOLIHULL WOMEN'S AID

CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31ST MARCH 2021

		2021	2020
		£	£
Net cash (outflow)/inflow from operating activities	Notes 1	(102,756)	545,922
Returns on investments and servicing of finance	2	150,346	(87,141)
Capital expenditure and financial investment	2	(5,100)	(15,568)
		<u>42,490</u>	<u>443,213</u>
Financing	2	(11,599)	(9,793)
Increase in cash in the period		<u><u>30,891</u></u>	<u><u>433,420</u></u>
<hr/>			
Reconciliation of net cash flow to movement in net debt	3		
Increase in cash in the period		30,891	433,420
Cash inflow/(outflow) from (decrease)/increase in liquid resources		(154,295)	83,830
Cash outflow from decrease in debt and lease financing		<u>11,600</u>	<u>9,793</u>
Change in net debt resulting from cash flows		<u>(111,804)</u>	<u>527,043</u>
Movement in net debt in the period		(111,804)	527,043
Net debt at 1st April		<u>1,778,723</u>	<u>1,251,680</u>
Net debt at 31st March		<u><u>1,666,919</u></u>	<u><u>1,778,723</u></u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**1. RECONCILIATION OF NET INCOMING RESOURCES TO NET CASH (OUTFLOW)/INFLOW FROM OPERATING ACTIVITIES**

	2021	2020
	£	£
Net incoming resources	310,128	393,673
Depreciation charges	97,928	113,027
Interest received	(2,241)	(4,683)
Interest paid	6,190	7,997
(Increase)/decrease in debtors	(1,022,965)	50,521
Increase/(decrease) in creditors	<u>508,204</u>	<u>(14,613)</u>
<b>Net cash (outflow)/inflow from operating activities</b>	<b><u>(102,756)</u></b>	<b><u>545,922</u></b>

**2. ANALYSIS OF CASH FLOWS FOR HEADINGS NETTED IN THE CASH FLOW STATEMENT**

	2021	2020
	£	£
<b>Returns on investments and servicing of finance</b>		
Interest received	2,241	4,683
Interest paid	(6,190)	(7,997)
Decrease/(increase) in investments	<u>154,295</u>	<u>(83,827)</u>
<b>Net cash inflow/(outflow) for returns on investments and servicing of finance</b>	<b><u>150,346</u></b>	<b><u>(87,141)</u></b>
<b>Capital expenditure and financial investment</b>		
Purchase of tangible fixed assets	<u>(5,100)</u>	<u>(15,568)</u>
<b>Net cash outflow for capital expenditure and financial investment</b>	<b><u>(5,100)</u></b>	<b><u>(15,568)</u></b>
<b>Financing</b>		
Loan repayments in year	<u>(11,599)</u>	<u>(9,793)</u>
<b>Net cash outflow from financing</b>	<b><u>(11,599)</u></b>	<b><u>(9,793)</u></b>

BIRMINGHAM & SOLIHULL WOMEN'S AID

NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31ST MARCH 2021

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20 £	Cash flow £	At 31.3.21 £
Net cash			
Cash at bank and in hand	1,193,950	30,891	1,224,841
Liquid resources			
Current asset investments	810,362	(154,295)	656,067
Debt			
Debts falling due within one year	(10,668)	-	(10,668)
Debts falling due after one year	(214,921)	11,600	(203,321)
	<u>(225,589)</u>	<u>11,600</u>	<u>(213,989)</u>
Total	<u>1,778,723</u>	<u>(111,804)</u>	<u>1,666,919</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**1. CHARITY STATUS**

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute to an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

**2. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) "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)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", the Companies Act 2006 and Charities Act 2011.

**Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity. The main source of any uncertainty would be focussed on the Coronavirus pandemic, however it is not possible to reliably determine the effects of the pandemic will have on the charity.

**Accounting convention**

The financial statements have been prepared under the historical cost convention, and in accordance with applicable accounting standards the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

**Significant judgements and estimates**

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events, that are believed to be reasonable under the circumstances.

The trustees make estimates and assumptions concerning the future based on historical experience and other factors that are considered to be relevant. The resulting accounting estimates will, by definition, seldom equal the related actual results. In the opinion of the trustees there are no estimates or assumptions that have a significant risk of causing a material adjustment to the carrying value of assets and liabilities within the next financial year.

The judgements, estimates and assumptions which have significant risk of material adjustment to the carrying amount of assets and liabilities are:

- Debtor provisions - the charity has recognised provisions against specific trade debtor balances. The judgements and estimates necessary to calculate these provisions are based on historical experience and other reasonable factors. This provision is based on the age of the debtor balance and the assessed risk of recoverability. The value of trade debtors in the note is net of the provision for doubtful debts.

BIRMINGHAM & SOLIHULL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31ST MARCH 2021

2. ACCOUNTING POLICIES – continued

**Incoming resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Donations and legacies**

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions have been fully met, or the fulfilment of those conditions is wholly within the the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

**Deferred income**

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods: or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

**Investment income**

Investment income relates to interest returns on cash deposits held and is recognised when receivable.

**Resources expended**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Central staff costs are 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.

**Raising funds**

These are costs incurred in running the charity's shops.

**Charitable activities**

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

**Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**Governance costs**

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**2. ACCOUNTING POLICIES – continued**

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off the cost less estimated residual value of each asset over its estimated useful life.

Freehold property	- 2% on cost
Short leasehold	- over the period of the lease
Fixtures and fittings	- 33% on cost
Motor vehicles	- 20% on cost
Computer equipment	- 33% on cost

**Impairment of assets**

At each reporting date assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is immediately recognised in the Statement of Financial Activities.

If an impairment loss subsequently reverses, the carry amount of the asset is increased to the revised estimate of its recoverable amount, but not in excess of the amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal in any impairment loss is recognised immediately in the Statement of Financial Activities.

**Current asset investments**

Current asset investments are cash balances of guaranteed investment deposits.

**Trade debtors**

Trade debtors are amounts due for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price less any provision for bad debts.

**Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and any other short term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Amounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. Trade creditors are recognised initially at the transaction price.

**Borrowings**

Bank borrowings are recorded at the initial transaction value less repayments made. Interest is charged to the Statement of Financial Activities as it arises over the term of the loan.

**Financial instruments**

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

BIRMINGHAM & SOLIHULL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31ST MARCH 2021

2. ACCOUNTING POLICIES - continued

**Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporate Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

The charity operates a defined contribution pension scheme. Contributions payable to the scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Government grants**

Government grants received towards the additional costs associated with the Covid-19 epidemic are credited to the Statement of Financial Activities as the additional costs are incurred.

3. VOLUNTARY INCOME

	2021	2020
	£	£
Donations	<u>572,532</u>	<u>205,306</u>

4. ACTIVITIES FOR GENERATING FUNDS

	2021	2020
	£	£
Shop income from sale of donated goods	<u>76,578</u>	<u>162,411</u>

5. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	<u>2,241</u>	<u>4,683</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**6. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	<b>Activity</b>	<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
Grants	Community and therapeutic	4,793,070	3,799,829
Training	Community and therapeutic	361	33,305
Grants	Accommodation	973,780	752,156
Rent	Accommodation	<u>943,274</u>	<u>937,137</u>
		<u><b>6,710,485</b></u>	<u><b>5,522,427</b></u>

Grants received, included in the above, are as follows:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Birmingham City Council	1,191,225	1,052,988
Big Lottery DropIn Project	157,041	152,338
Big Lotto - Women & Girls	157,560	152,356
Big Lotto - Covid Funding	85,586	-
Primary Care Trust	99,825	97,787
BCC Vulnerable Adults Commissioning Services	780,148	1,012,463
Birmingham Community Safety Partnership	96,500	96,000
MHCLG	-	160,277
Police and Crime Commissioner	1,252,591	906,391
Solihull MBC Public Health Services	505,700	360,000
Comic Relief	78,431	30,054
Children in Need	41,773	46,866
CCG - IRIS	321,552	322,655
Kering Foundation	-	37,387
Solace Women's Aid	11,250	-
The Springfield Project	45,397	-
Garfield Weston	15,000	-
Caring Foundation	28,349	-
Barclays Covid Funding	100,000	-
Smallwood Trust	24,991	3,333
Henry Smith	27,000	27,000
Heart of England	24,000	-
Western Power	5,000	-
NHS Hospital Trust	183,299	62,619
BVSC	8,708	792
National Express Foundation	3,333	6,667
Eveson Charitable Trust	-	8,000
Nationwide	11,209	16,012
West Midland Combined Authority	10,000	-
Global Make Some Noise	50,000	-
Crisis	35,730	-
Solihull Churches	2,905	-
MHCLG Regional Covid Funding	<u>412,747</u>	<u>-</u>
	<u><b>5,766,850</b></u>	<u><b>4,551,985</b></u>

BIRMINGHAM & SOLIHULL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31ST MARCH 2021

7. OTHER INCOMING RESOURCES

	2021	2020
	£	£
Government grants	32,835	-
Other income	<u>4,096</u>	<u>5,435</u>
	<u>36,931</u>	<u>5,435</u>

Other income includes Government grants received of £32,835 in respect of the Coronavirus Job Retention Scheme.

8. CHARITABLE ACTIVITIES COSTS

	Direct costs	Support costs (See note 9)	Totals
	£	£	£
Community and therapeutic Accommodation	4,587,381	549,645	5,137,026
Fundraising trading	1,562,331	223,343	1,785,674
	<u>158,091</u>	<u>-</u>	<u>158,091</u>
	<u>6,307,803</u>	<u>772,988</u>	<u>7,080,791</u>

9. SUPPORT COSTS

	Governance Costs	Finance	Information Technology	Management	Total 2021	Total 2020
	£	£	£	£	£	£
Community and therapeutic	45,507	363,504	27,962	111,848	548,821	451,087
Accommodation	18,588	148,474	11,421	45,684	224,167	181,754
	<u>64,095</u>	<u>511,978</u>	<u>39,383</u>	<u>157,532</u>	<u>772,988</u>	<u>632,841</u>

10. AUDITORS REMUNERATION

	2021	2020
	£	£
Auditors' remuneration	<u>7,848</u>	<u>6,720</u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**11. NET INCOMING/(OUTGOING) RESOURCES**

Net resources are stated after charging/(crediting):

	2021	2020
	£	£
Auditors' remuneration	7,848	6,720
Depreciation - owned assets	97,928	113,028
Operating leases	<u>123,221</u>	<u>140,000</u>

**12. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31st March 2021 nor for the year ended 31st March 2020.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31st March 2021 nor for the year ended 31st March 2020.

**13. STAFF COSTS**

	2021	2020
	£	£
Wages and salaries	3,673,755	3,376,140
Social security costs	319,479	290,171
Other pension costs	<u>146,786</u>	<u>142,658</u>
	<u>4,140,020</u>	<u>3,808,969</u>

The average monthly number of employees during the year was as follows:

	2021	2020
Senior management	4	3
Finance and administration	13	12
Project/refuge	147	142
Shops	<u>4</u>	<u>2</u>
	<u>168</u>	<u>159</u>

The number of employees whose emoluments fell within the following bands was:

	2021	2020
£70,001 - £80,000	-	1
£80,001 - £90,000	<u>1</u>	<u>-</u>
	<u>1</u>	<u>1</u>

The total employee benefits of the key management personnel of the charity was £236,874 (2020 - £191,490).

Included in staff costs above is £6,677 (2020 - £15,610) paid to agencies or self-employed for cover or temporary engagements.

BIRMINGHAM & SOLIHULL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31ST MARCH 2021

14. TANGIBLE FIXED ASSETS

	Freehold property £	Short leasehold £	Fixtures and fittings £
<b>COST</b>			
At 1st April 2020	1,923,752	228,601	431,042
Additions	<u>3,600</u>	<u>-</u>	<u>-</u>
At 31st March 2021	<u>1,927,352</u>	<u>228,601</u>	<u>431,042</u>
 <b>DEPRECIATION</b>			
At 1st April 2020	270,544	80,156	415,559
Charge for year	<u>38,513</u>	<u>39,922</u>	<u>9,990</u>
At 31st March 2021	<u>309,057</u>	<u>120,078</u>	<u>425,549</u>
 <b>NET BOOK VALUE</b>			
At 31st March 2021	<u>1,618,295</u>	<u>108,523</u>	<u>5,493</u>
At 31st March 2020	<u>1,653,208</u>	<u>148,445</u>	<u>15,483</u>
	<b>Motor vehicles £</b>	<b>Computer equipment £</b>	<b>Totals £</b>
<b>COST</b>			
At 1st April 2020	12,480	240,142	2,836,017
Additions	<u>-</u>	<u>1,500</u>	<u>5,100</u>
At 31st March 2021	<u>12,480</u>	<u>241,642</u>	<u>2,841,117</u>
 <b>DEPRECIATION</b>			
At 1st April 2020	8,012	231,472	1,005,743
Charge for year	<u>2,226</u>	<u>7,277</u>	<u>97,928</u>
At 31st March 2021	<u>10,238</u>	<u>238,749</u>	<u>1,103,671</u>
 <b>NET BOOK VALUE</b>			
At 31st March 2021	<u>2,242</u>	<u>2,893</u>	<u>1,737,446</u>
At 31st March 2020	<u>4,468</u>	<u>8,670</u>	<u>1,830,274</u>

Individual items of expenditure under £1,500 are not capitalised.

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2021	2020
	£	£
Trade debtors	1,024,920	300,212
Prepayments and accrued income	<u>939,452</u>	<u>641,195</u>
	<u>1,964,372</u>	<u>941,407</u>

**16. CURRENT ASSET INVESTMENTS**

	2021	2020
	£	£
Guaranteed investment deposits	<u>656,067</u>	<u>810,362</u>

**17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2021	2020
	£	£
Bank loans and overdrafts (see note 19)	10,668	10,668
Trade creditors	354,773	206,631
Social security and other taxes	70,555	61,754
Other creditors	41,704	37,520
Accrued expenses	285,787	109,904
Deferred grants	<u>230,786</u>	<u>59,591</u>
	<u>994,273</u>	<u>486,068</u>

**18. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	2021	2020
	£	£
Bank loans (see note 19)	<u>203,321</u>	<u>214,921</u>

BIRMINGHAM & SOLIHULL WOMEN'S AID  
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31ST MARCH 2021

19. LOANS

An analysis of the maturity of loans is given below:

	2021	2020
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>10,668</u>	<u>10,668</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u>35,952</u>	<u>34,108</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instalments	<u>167,369</u>	<u>180,813</u>

20. OPERATING LEASE COMMITMENTS

The following operating lease payments are committed to be paid within one year:

	Land and buildings		Other operating leases	
	2021	2020	2021	2020
	£	£	£	£
Expiring:				
Within one year	111,373	21,000	7,581	7,247
Between one and five years	355,409	125,416	20,090	24,749
In more than five years	<u>-</u>	<u>601,988</u>	<u>4,392</u>	<u>7,114</u>
	<u>466,782</u>	<u>748,404</u>	<u>32,063</u>	<u>39,110</u>

21. SECURED DEBTS

The following secured debts are included within creditors:

	2021	2020
	£	£
Bank loans	<u>213,989</u>	<u>225,589</u>

A mortgage of £262,500 was obtained in the year to 31 March 2017 to assist in the purchase of a new refuge, The mortgage is repayable by monthly instalments over 20 years and is charged interest at a rate of 2.6875% above the bank base rate. The mortgage is secured by a fixed and floating charge over the assets of the charity and a first legal charge held over the freehold property mortgaged. The net book value of this property is £825,486 (2020 £843,604).

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**22. MOVEMENT IN FUNDS**

	At 1.4.20	Net movement in funds	Transfers between funds	At 31.3.21
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	2,521,261	762,074	(451,946)	2,831,389
Staff redundancy reserve	200,000	-	-	200,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity	53,967	-	-	53,967
	<u>4,075,004</u>	<u>762,074</u>	<u>(451,946)</u>	<u>4,385,132</u>
<b>Restricted funds</b>				
General restricted reserve	-	(451,946)	451,946	-
	<u>-</u>	<u>(451,946)</u>	<u>451,946</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u><u>4,075,004</u></u>	<u><u>310,128</u></u>	<u><u>-</u></u>	<u><u>4,385,132</u></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	2,917,764	(2,155,690)	762,074
<b>Restricted funds</b>			
General restricted reserve	4,481,003	(4,932,949)	(451,946)
	<u>4,481,003</u>	<u>(4,932,949)</u>	<u>(451,946)</u>
<b>TOTAL FUNDS</b>	<u><u>7,398,767</u></u>	<u><u>(7,088,639)</u></u>	<u><u>310,128</u></u>

BIRMINGHAM & SOLIHULL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31ST MARCH 2021

22. **MOVEMENT IN FUNDS - continued**  
Comparatives for movement in funds

	At 1.4.19	Net movement in funds	Transfers between funds	At 31.3.20
	£	£	£	£
<b>Unrestricted Funds</b>				
General fund	2,127,588	467,662	(73,989)	2,521,261
Staff redundancy reserve	200,000	-	-	200,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity	53,967	-	-	53,967
	<u>3,681,331</u>	<u>467,662</u>	<u>(73,989)</u>	<u>4,075,004</u>
<b>Restricted Funds</b>				
General restricted reserve	-	(73,989)	73,989	-
	<u>-</u>	<u>(73,989)</u>	<u>73,989</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u><u>3,681,331</u></u>	<u><u>393,673</u></u>	<u><u>-</u></u>	<u><u>4,075,004</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	2,658,692	(2,191,030)	467,662
<b>Restricted funds</b>			
General restricted reserve	3,241,570	(3,315,559)	(73,989)
	<u>5,900,262</u>	<u>(5,506,589)</u>	<u>393,673</u>
<b>TOTAL FUNDS</b>	<u><u>5,900,262</u></u>	<u><u>(5,506,589)</u></u>	<u><u>393,673</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19	Net movement in funds	Transfers between funds	At 31.3.21
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	2,127,588	1,229,736	(525,935)	2,831,389
Staff redundancy reserve	200,000	-	-	200,000
Capital expenditure reserve	832,446	-	-	832,446
Capital repairs reserve	467,330	-	-	467,330
Maternity	53,967	-	-	53,967
	<u>3,681,331</u>	<u>1,229,736</u>	<u>(525,935)</u>	<u>4,385,132</u>
<b>Restricted funds</b>				
General restricted reserve	-	(525,935)	525,935	-
	<u>-</u>	<u>(525,935)</u>	<u>525,935</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u><u>3,681,331</u></u>	<u><u>703,801</u></u>	<u><u>-</u></u>	<u><u>4,385,132</u></u>

**BIRMINGHAM & SOLIHULL WOMEN'S AID**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**22. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	5,576,456	(4,346,720)	1,229,736
<b>Restricted funds</b>			
General restricted reserve	<u>7,722,573</u>	<u>(8,248,508)</u>	<u>(525,935)</u>
<b>TOTAL FUNDS</b>	<u><u>13,299,029</u></u>	<u><u>(12,595,228)</u></u>	<u><u>703,801</u></u>

**Transfers between funds**

Within restricted funds:

The Repairs Reserve represents an allocation of general funds to allow for the refurbishing of properties.

Maternity Leave Reserve represents an allocation of general funds to cover costs associated with staff being on maternity leave.

Redundancy Reserve represents a prudent allocation of general funds to allow for any staffing restructure required following a reduction in income.

Capital Expenditure Reserve represents an allocation of general funds allow for the purchase of additional property as needed by the charity.

Restricted funds income relates to the operation of the charity's refuges and the provision of support and advice to the end users. All of the restricted funds income are expended within the year. Any funds in the year that relate to the forthcoming year are carried forward as deferred income with a corresponding cash balance or debtor shown in the accounts. General unrestricted funds are used to cover the funding shortfalls by way of a transfer between funds.

The balance transferred to unrestricted funds in the Statement of Financial Activities represent the balance of restricted fund contributions to general costs as agreed with the funding bodies.

**23. RELATED PARTY DISCLOSURES**

There were no related party transactions during the year.