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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
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FOR THE YEAR ENDED 31ST MARCH 2021

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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.

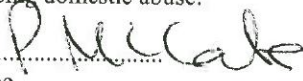
We have further strengthened our engagement in strategic partnerships that seek to find solutions to the shortage of refuges, temporary accommodation and permanent and affordable housing, and we continue to focus on how we can best leverage our resources to provide safe spaces for women and children. 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:

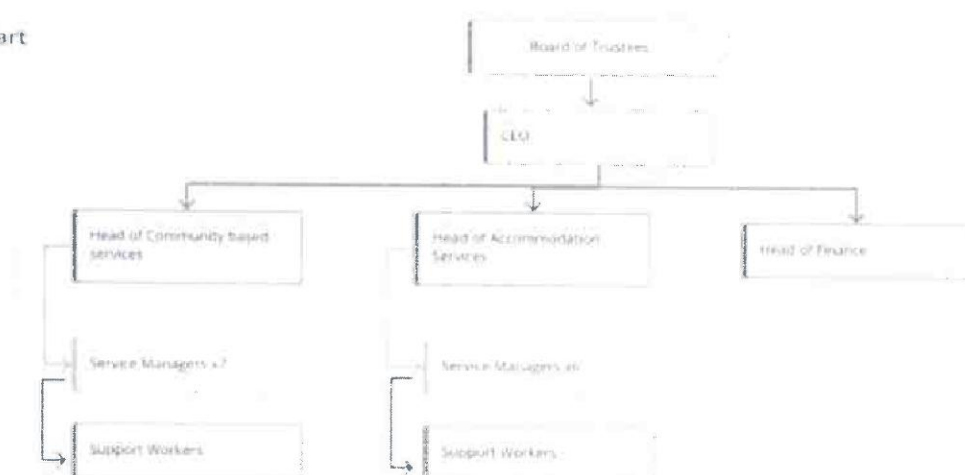
The organisation maintains a risk register and the Trustees monitor strategic risks throughout the year.

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 21/9/21 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.

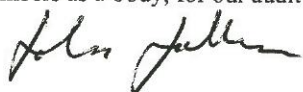
Our responsibilities for the audit of the financial statements

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. 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				
INCOMING RESOURCES					
Incoming resources from generated funds					
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
Incoming resources from charitable activities					
Community and therapeutic	6	654,619	4,138,812	4,793,431	3,833,134
Accommodation		1,574,863	342,191	1,917,054	1,689,293
Other incoming resources	7	<u>36,931</u>	<u>-</u>	<u>36,931</u>	<u>5,435</u>
Total incoming resources		2,917,764	4,481,003	7,398,767	5,900,262
RESOURCES EXPENDED					
Charitable activities					
Community and therapeutic	8	598,713	4,538,313	5,137,026	3,876,772
Accommodation		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>-</u>	<u>7,848</u>	<u>6,720</u>
Total resources expended		2,155,690	4,932,949	7,088,639	5,506,589
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS					
		762,074	(451,946)	310,128	393,673
Gross transfers between funds	22	<u>(451,946)</u>	<u>451,946</u>	<u>-</u>	<u>-</u>
Net incoming/(outgoing) resources		310,128	-	310,128	393,673
RECONCILIATION OF FUNDS					
Total funds brought forward		4,075,004	-	4,075,004	3,681,331
TOTAL FUNDS CARRIED FORWARD		<u>4,385,132</u>	<u>-</u>	<u>4,385,132</u>	<u>4,075,004</u>

CONTINUING OPERATIONS

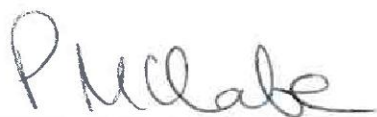
All incoming resources and resources expended arise from continuing activities.

BIRMINGHAM & SOLIHULL WOMEN'S AID

BALANCE SHEET
AT 31ST MARCH 2021

		Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
	Notes				
FIXED ASSETS					
Tangible assets	14	1,737,446	-	1,737,446	1,830,274
CURRENT ASSETS					
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
CREDITORS					
Amounts falling due within one year	17	<u>(994,273)</u>	<u>-</u>	<u>(994,273)</u>	<u>(486,068)</u>
NET CURRENT ASSETS		<u>2,851,007</u>	<u>-</u>	<u>2,851,007</u>	<u>2,459,651</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		4,588,453	-	4,588,453	4,289,925
CREDITORS					
Amounts falling due after more than one year	18	<u>(203,321)</u>	<u>-</u>	<u>(203,321)</u>	<u>(214,921)</u>
NET ASSETS		<u>4,385,132</u>	<u>-</u>	<u>4,385,132</u>	<u>4,075,004</u>
FUNDS	22				
Unrestricted funds				4,385,132	4,075,004
Restricted funds				<u>-</u>	<u>-</u>
TOTAL FUNDS				<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

	Notes	2021 £	2020 £
Net cash (outflow)/inflow from operating activities	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>

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>
Net cash (outflow)/inflow from operating activities	<u>(102,756)</u>	<u>545,922</u>

2. ANALYSIS OF CASH FLOWS FOR HEADINGS NETTED IN THE CASH FLOW STATEMENT

	2021	2020
	£	£
Returns on investments and servicing of finance		
Interest received	2,241	4,683
Interest paid	(6,190)	(7,997)
Decrease/(increase) in investments	<u>154,295</u>	<u>(83,827)</u>
Net cash inflow/(outflow) for returns on investments and servicing of finance	<u>150,346</u>	<u>(87,141)</u>
 Capital expenditure and financial investment		
Purchase of tangible fixed assets	<u>(5,100)</u>	<u>(15,568)</u>
Net cash outflow for capital expenditure and financial investment	<u>(5,100)</u>	<u>(15,568)</u>
 Financing		
Loan repayments in year	<u>(11,599)</u>	<u>(9,793)</u>
Net cash outflow from financing	<u>(11,599)</u>	<u>(9,793)</u>

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

Theses 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 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 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

	Activity	2021 £	2020 £
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	943,274	937,137
		<u>6,710,485</u>	<u>5,522,427</u>

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

	2021 £	2020 £
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	412,747	-
	<u>5,766,850</u>	<u>4,551,985</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><u>36,931</u></u>	<u><u>5,435</u></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	4,587,381	549,645	5,137,026
Accommodation	1,562,331	223,343	1,785,674
Fundraising trading	<u>158,091</u>	<u>-</u>	<u>158,091</u>
	<u><u>6,307,803</u></u>	<u><u>772,988</u></u>	<u><u>7,080,791</u></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><u>7,848</u></u>	<u><u>6,720</u></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 £
COST			
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>
 DEPRECIATION			
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>
 NET BOOK VALUE			
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>
	 Motor vehicles £	 Computer equipment £	 Totals £
COST			
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>
 DEPRECIATION			
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>
 NET BOOK VALUE			
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><u>1,964,372</u></u>	<u><u>941,407</u></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><u>994,273</u></u>	<u><u>486,068</u></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 2021 £	2020 £	Other operating leases 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
	£	£	£	£
Unrestricted funds				
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>
Restricted funds				
General restricted reserve	-	(451,946)	451,946	-
	<u>-</u>	<u>(451,946)</u>	<u>451,946</u>	<u>-</u>
TOTAL FUNDS	<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 £
Unrestricted funds			
General fund	2,917,764	(2,155,690)	762,074
Restricted funds			
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>
TOTAL FUNDS	<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
	£	£	£	£
Unrestricted Funds				
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>
Restricted Funds				
General restricted reserve	-	(73,989)	73,989	-
	<u>-</u>	<u>(73,989)</u>	<u>73,989</u>	<u>-</u>
TOTAL FUNDS	<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 £
Unrestricted funds			
General fund	2,658,692	(2,191,030)	467,662
Restricted funds			
General restricted reserve	3,241,570	(3,315,559)	(73,989)
	<u>3,241,570</u>	<u>(3,315,559)</u>	<u>(73,989)</u>
TOTAL FUNDS	<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
	£	£	£	£
Unrestricted funds				
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>
Restricted funds				
General restricted reserve	-	(525,935)	525,935	-
	<u>-</u>	<u>(525,935)</u>	<u>525,935</u>	<u>-</u>
TOTAL FUNDS	<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 £
Unrestricted funds			
General fund	5,576,456	(4,346,720)	1,229,736
Restricted funds			
General restricted reserve	<u>7,722,573</u>	<u>(8,248,508)</u>	<u>(525,935)</u>
TOTAL FUNDS	<u>13,299,029</u>	<u>(12,595,228)</u>	<u>703,801</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.