

WHAG

England & Wales · Charity number 1081032

Details

Other names	WOMEN'S HOUSING ACTION GROUP, WHAG
Status	Registered
Legal form	Charitable company
Company number	03294852
Registered	2000-06-06
Register	View on the Charity Commission register

Contact

Address	W H A G 185 Drake Street Rochdale OL11 1EF
Phone	01706298222
Email	whag@whag.info
Website	www.whag.info

Activities

Objects: TO PROVIDE GOOD QUALITY TEMPORARY ACCOMMODATION FOR WOMEN BETWEEN 16 AND 65 YEARS WHO ARE HOMELESS AND IN NECESSITOUS CIRCUMSTANCES

Activities: providing good quality temporary accommodation and support services to vulnerable women, homeless or at risk of homelessness, and for women, men and their children who have experienced, are experienced and are fleeing from domestic abuse.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Other Defined Groups

Geography

- Cheshire West & Chester
- Rochdale
- Wigan

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£3,651,978	£3,467,007	£1,736,884	72
2024-03-31	£2,152,051	£2,408,943	£1,620,853	54
2023-03-31	£2,075,742	£2,279,560	£1,624,110	56
2022-03-31	£2,075,742	£1,927,053	£1,561,903	51
2021-03-31	£1,290,293	£1,177,567	£1,413,214	34

Trustees

Name	Role	Appointed
Gillian Baran		2025-05-14
Jenny Kovacs		2023-05-23
Livia Drabble		2023-05-23
Lucy Merlo		2023-05-23
Lumka Dabula		2022-08-01
Maggie Cornall		2025-07-02
Munpreet Kaur		2025-05-14
Rachel Hughes		2025-07-02
louise Dean		2026-01-05

WHAG

England & Wales - Charity number 1081032

Accounts

REGISTERED COMPANY NUMBER: 3294852 (England and Wales)
REGISTERED CHARITY NUMBER: 1081032

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
WHAG
(A COMPANY LIMITED BY GUARANTEE)**

**TC Group
Statutory Auditors
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ**

WHAG

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FOR THE YEAR ENDED 31 MARCH 2025**

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WHAG

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025**

TRUSTEES

Ms S Nugent (resigned 31.8.24)
Ms H Waddington (resigned 31.8.24)
Ms L V Bell (resigned 3.9.24)
Ms S Amidar (resigned 14.5.25)
A K Rhodes-Dawson (resigned 14.10.24)
L A Drabble
L Dabula
C Aspin (resigned 2.10.24)
L Merlo
N Large (resigned 7.7.24)
J Kovacs
G Baran (appointed 14.5.25)
M Kaur (appointed 14.5.25)
M Cornell (appointed 2.7.25)
R Hughes (appointed 2.7.25)

COMPANY SECRETARIES

Ms C Carberry
A K Rhodes-Dawson

REGISTERED OFFICE

185 Drake Street
ROCHDALE
Lancashire
OL11 1EF

REGISTERED COMPANY NUMBER 3294852 (England and Wales)

REGISTERED CHARITY NUMBER 1081032

AUDITORS

TC Group
Statutory Auditors
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

BANKERS

Unity Trust Bank Plc
Four Brindleyplace
Birmingham
B1 2JB

CHIEF EXECUTIVE OFFICER

A K Rhodes-Dawson

WHAG

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 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 31 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

Objects of the charity, principal activities and organisation of our work

WHAG is constituted as a private company Limited by Guarantee, and is, therefore, governed by a Memorandum and Articles of Association. The charity's purpose as set out in the objectives in the Memorandum of Association are to: Provide high quality temporary accommodation support and information to women, their children, and men and women experiencing or fleeing domestic abuse who are vulnerable or in housing need.

The Trustees meet quarterly plus any additional meetings or training as required. The Senior Leadership Team is made up of the Chief Executive Officer (CEO), Head of Operations (HOO) and Head of Resources (HOR). Operations Managers (OM) oversee the day-to-day operations which are managed by individual Service Team Leads. Project staff are employed to support clients with a further team providing administration and financial support to the whole organisation.

Public benefit

How our activities deliver public benefit

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, planning future activities and setting policies for the year as can be seen below.

The charity's purpose as set out in the objectives in the company's Memorandum of Association are to: Provide high quality temporary accommodation support and information to women, their children and men and women experiencing or fleeing domestic abuse who are vulnerable or in housing need. The charity enables clients to take responsibility for planning, problem solving and decision making. With the aim that clients will be able to live independently and make a positive contribution to the community appropriate to their individual needs and preferences. The clients are encouraged to take responsibility for their own learning and development in line with their potential and opportunities.

Some of our funding contracts, restrict us to give priority to local people. We currently work with upwards of 200 women, children and men over 5 services and three areas of Northwest England on a weekly basis. Equality of opportunity is important to us, and we strive to be an organisation that is inclusive to both clients and staff. Group work and client participation is an important focus of our work, helping to give individuals and families the confidence, social and life skills to enable them to maintain their own tenancies and to integrate fully in their communities. WHAG delivers high quality support and advocacy within key areas such as personal safety, budgeting, training, employment, social skills and community participation to support clients to maintain their own tenancies, building confidence in day-to-day independent living.

The impact of our work feeds into and supports the homelessness and domestic abuse strategies in the boroughs in which WHAG works. Helping to reduce the effects of domestic abuse and homelessness as our clients are empowered to maintain their own tenancies with less and less support. As the individual and families, we support take more responsibility for their own lives, there is less impact on emergency and statutory provisions, as the support empowers them to make informed choices and supports them to manage their own affairs. Supporting the organisation to meet its vision to End Domestic Abuse, Homelessness, and relationship breakdown.

WHAG supports the training of social work students by accepting them on placement and has partnerships with universities local to our services to support this. WHAG works with local schools and colleges to offer work placements and support the wider community to understand the effects that homelessness and domestic abuse has in society.

Social investments

WHAG continues to explore how it can make social investment contribute to its aims and objectives. WHAG works towards adding social value and reducing its carbon footprint throughout its services by reducing waste and energy consumptions. WHAG works with local and national food surplus food organisations reducing food waste across the areas that we work. WHAG's, UP services support the charities prevention work delivering domestic abuse awareness and healthy relationship information and training to businesses, to support them to understand the effects of domestic abuse and homelessness has on individuals and families. Organisationally we visit schools and colleges and input into the community to raise awareness and promote healthy relationships and reduce homelessness.

WHAG own self-contained accommodation to give those we work with more choice and quicker access to safer housing options; as well as increasing next step housing options in this current social housing crisis.

WHAG

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

WHAG aspires for growth so we can provide suitable safe, supported accommodation in the right locations for those that need it. In the last 12 months WHAG has successfully secured two new contracts. Offering safe accommodation services in Rochdale and Wigan. Most of WHAG's income continues to come from the commissioned services contracts that it holds with local authorities within the boroughs of Rochdale, Wigan and Cheshire West and Chester. Grants from Changing Futures of £49,800 (of which £8,000 is deferred to 2025/26), Rochdale Borough Council for ABEN from the Greater Manchester Mayors charity £45,000, and Burdens fund for £155,000 to continue our service provision for vulnerable homeless women and safe accommodation. Short term additional funding enabled us to deliver a short-term evening service for vulnerable homeless women, providing them with washing facilities, food and a clothes store.

We continue to look at how we can build fundraising and sponsorship opportunities. Delivering a successful fundraising afternoon tea and developing partnerships with women's groups that have aided in supporting fundraising activities.

We continue to provide Support services commissioned by local authorities in Rochdale, Cheshire West and Chester and Wigan. These services include vulnerable homeless women, Domestic Abuse support, young parents and complex case work, all of which involve accommodation provision. WHAG's income is mainly utilised to support staffing costs inclusive of salaries to training, property rental and maintaining properties to meet Housing standards, ensuring good quality of accommodation is accessible by all clients.

This year WHAG has provided support to 273 clients with 211 linked children. We have completed 3 social work placements. WHAG continue to provide high quality services meeting all the requirements of the commissioned services. WHAG's spending is prudent and best value for money whilst meeting the needs of all the service areas.

We have worked closely with partnership organisation, secured funding to deliver anti-harassment training with the Suzy Lamplugh trust.

Fundraising activities

WHAG organised a fundraising afternoon tea with the support of Rochdale triathlon club which was one of the chosen charities for women in property. A staff member ran the Manchester 10k. WHAG have also taken part in community events and a pride event in the areas we work in to support raising awareness and prevention. The organisation also received several donations from local partner agencies and local unions in the boroughs we work in. WHAG continues to strive to increase the networking and fundraising stance throughout the local communities and social media to raise awareness around our services and increase our fundraising efforts.

FINANCIAL REVIEW

Transactions and financial position

During the year there was a surplus of £116,031.

The financial position of the charity as at 31st March 2025 was:

	£
Unrestricted funds - General	1,430,240
Unrestricted funds - Designated	280,652
Restricted funds	25,992
Total funds	<u>1,736,884</u>

The principle funding sources of the charity are from housing benefit, support charges and rents from the local authorities.

Investment policy and objectives

WHAG recognise that as a charity, monies should be spent to further charitable aims. We believe that there is scope for some investment that will support us to increase and improve service and provide income to the organisation. At the year-end we have some funds in a high interest bank account. WHAG have leased additional properties to provide accommodation to our client group. WHAG also own one property that is currently rented on a commercial rent that will be used as part of our support offer when it next becomes vacant. WHAG also own a property which serves as a head office and training centre, and is an investment for WHAG's future, it also provides an income to the organisation through rental.

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REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

FINANCIAL REVIEW

Reserves policy

The present level of funding is adequate to support the work of the charity for the medium term and the Trustees consider the financial position of the charity to be satisfactory. The Trustees acknowledge their responsibility as an employer to provide a stable financial footing for the organisation to operate and develop from, and to be prudent in its financial management. It is with this in mind that the organisation tries to maintain general reserves of £600,000, should any of our contract funding cease unexpectedly. In addition, we have designated funds for Property Maintenance Contingency of £20,000, IT of £15,000, Head Office Running Costs (including underfunded posts) of £100,000, mortgage fund of £77,000, and a Building Fund of £68,652. When Designated funds of £280,652 are excluded, the free reserves of the charity are negative of £896,071. The negative free reserves are due to the social investment properties bought by the charity, which are offset with a loan. The loan is not included in the free reserve's calculation. If the net book value of the investment properties secured by the loan, of £2,017,089 is excluded from the free reserves calculation the adjusted free reserves would be £1,121,018. This is not a financial going concern issue to WHAG as the properties purchased have been funded via a loan through a social investment philanthropic company. All the properties are in effect "owned" by the social investment company through the loan funding, and if sold would pay off the loan, leaving WHAG with sufficient free reserves. Whilst there are always concerns over viability in uncertain times, the Trustees retain their confidence in the Charity's present financial position.

Going concern

There are no current material uncertainties of the charity continuing as a going concern. The charity's reserves remain at a healthy level and the trustees are confident in the charity's future achievements.

FUTURE PLANS

In the coming year WHAG will continue to explore opportunities for additional contracts and grant opportunities to extend its service delivery. The business strategy will look at consistency and standardisation across the organisation to ensure WHAG can continue to deliver high quality services and meet its responsibilities as an employer. An additional three to four properties will be bought to expand the services WHAG can offer meet contract requirements and diversify income streams.

WHAG will look at the data it collects and expand how data is used to better inform the needs of the client group and inform service delivery and gaps in service.

A governance review will be carried out to support trustees and ensure robust governance in the coming years in line with the Charity Code of Governance.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, its Memorandum & Articles of Association, and constitutes a private limited company, limited by guarantee, and registered in England & Wales. The charity is a non-profit making body, which was established to provide good quality temporary accommodation and/or outreach and support to women and men, and their children threatened or fleeing domestic abuse, and women who are experiencing or facing homelessness. There were 5 members at the year end and their guarantee to the company is £1.

Organisational structure

The organisational structure of WHAG is as follows:

- WHAG board of Trustees.
- CEO - to provide leadership and strategic management as directed by the Board of Trustees; to ensure that the organisation delivers its services in line with WHAG's core vision and values; Health and safety and human resources lead. Company secretary.
- Head of Operations - responsible for business growth, tenders, grants, Safeguarding lead, GDPR lead.
- Head of Resources - responsible for overseeing WHAG finance; facilities, administration IT Company secretary; manages the finance team.
- HR manager - responsibility for human resources.
- Operations manager - responsible for providing leadership to the operational team and ensuring the delivery of high-quality services to all our clients. Overseen by Head of operations.
- Team leaders over each service team.

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REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Directors and trustees

All trustees are directors of the company and sit as a Board of Trustees, these are named on page 1, and served as directors throughout the year, from the date of appointment or to the date of resignation as noted on page 1. The directors are appointed in accordance with the Memorandum and Articles of Association. The directors have authority to appoint trustees, but the number of trustees shall not exceed twelve.

The trustees are trained and guided by the other trustees and appropriate courses. A K Rhodes-Dawson, the CEO is also a trustee due to her experience and the need for more accountability as the charity progresses, additional details are in Note 10 to the accounts. She does not get paid for her duties as a trustee. A K Rhodes-Dawson resigned as a Trustee on 14th October 2024.

All trustees give their time voluntarily and receive no benefits from the charity and declare any conflicts of interest at the start of each board meeting. We aim for diverse experience amongst our board members and have introduced the use of regular board effectiveness reviews to test our skills and knowledge and develop our gaps. New board members have been recruited on this basis, and we continue to seek new members through advertisement and networking. All Trustees undertake training through national governance courses and through regular in-house training. New and prospective Trustees attend one or two board meetings prior to election to the board and this is followed by induction and mentoring, normally led by the chair of the Trustees.

The senior lead team (SLT) are guided by the board, and the strategy and business plan are agreed every 2-3 years and reported on quarterly. The SLT report on organisational risk, and present financial information quarterly. There is an ARCI model in place that explains accountabilities. The SLT are clear of their responsibilities. Benchmarking takes place on a 5 yearly basis to look at pay and remuneration, local authority pay scales are currently followed broadly and all staff are on a pay scale and all staff receive the real living wage.

Related parties

The charity requires all trustees and employees to declare related parties and other interests as they arise. Other than as shown in the notes to the accounts, no other material related party transactions and interests were identified during the year.

Risk management

WHAG has a risk register which the Trustees review a minimum of quarterly to ensure that the board is taking all the necessary steps to maintain stability for the charity and its projects. Trustees will review this and discuss any changes or additional concerns with the WHAG senior leadership at their board meetings, and ensure all mitigation is being followed to monitor and reduce risks the organisation faces. The board will also keep up to date with key legislation and law changes to ensure that they have correct information to ensure all risks are managed correctly. The Board undertakes a quarterly review of business plan progress paying particular interest to any milestones off track or that require further assurance. Golden rules are in place which clearly identify the business-critical areas that the charity depends on for stability.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of WHAG 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. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 Charities 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.

WHAG

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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, TC Group, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 17 December 2025 and signed on its behalf by:



J Kovacs - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF WHAG

Opinion

We have audited the financial statements of WHAG (the 'charitable company') for the year ended 31 March 2025 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 31 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; 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; 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 TRUSTEES OF WHAG

Our responsibilities for the audit of the financial statements

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue 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.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of charities;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities Act 2011 and Companies Act 2006 and
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence where necessary,
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF
WHAG**

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

TC Group

TC Group

Statutory Auditors

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

Park House

200 Drake Street

Rochdale

Lancashire

OL16 1PJ

17 December 2025

WHAG

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

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	373,201	-	373,201	350,343
Charitable activities	5				
Charitable Activities		3,259,877	-	3,259,877	2,036,957
Investment income	4	14,837	-	14,837	3,851
Other income		4,063	-	4,063	14,535
Total		<u>3,651,978</u>	<u>-</u>	<u>3,651,978</u>	<u>2,405,686</u>
EXPENDITURE ON					
Raising funds		-	-	-	-
Charitable activities	6				
Charitable Activities		3,467,007	12,395	3,479,402	2,408,943
Total		<u>3,467,007</u>	<u>12,395</u>	<u>3,479,402</u>	<u>2,408,943</u>
Net gains/(losses) on investments		<u>(56,545)</u>	<u>-</u>	<u>(56,545)</u>	<u>-</u>
NET INCOME/(EXPENDITURE)		128,426	(12,395)	116,031	(3,257)
RECONCILIATION OF FUNDS					
Total funds brought forward		1,582,466	38,387	1,620,853	1,624,110
TOTAL FUNDS CARRIED FORWARD		<u><u>1,710,892</u></u>	<u><u>25,992</u></u>	<u><u>1,736,884</u></u>	<u><u>1,620,853</u></u>

The notes form part of these financial statements

WHAG

**BALANCE SHEET
31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	12	309,222	-	309,222	361,670
Social investments	13	2,017,089	-	2,017,089	2,058,254
		<u>2,326,311</u>	<u>-</u>	<u>2,326,311</u>	<u>2,419,924</u>
CURRENT ASSETS					
Debtors	14	205,769	-	205,769	179,986
Cash at bank		1,735,289	25,992	1,761,281	1,375,780
		<u>1,941,058</u>	<u>25,992</u>	<u>1,967,050</u>	<u>1,555,766</u>
CREDITORS					
Amounts falling due within one year	15	(406,477)	-	(406,477)	(204,837)
NET CURRENT ASSETS		<u>1,534,581</u>	<u>25,992</u>	<u>1,560,573</u>	<u>1,350,929</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>3,860,892</u>	<u>25,992</u>	<u>3,886,884</u>	<u>3,770,853</u>
CREDITORS					
Amounts falling due after more than one year	16	(2,150,000)	-	(2,150,000)	(2,150,000)
NET ASSETS		<u>1,710,892</u>	<u>25,992</u>	<u>1,736,884</u>	<u>1,620,853</u>
FUNDS	19				
Unrestricted funds				1,710,892	1,582,466
Restricted funds				25,992	38,387
TOTAL FUNDS				<u>1,736,884</u>	<u>1,620,853</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

WHAG

BALANCE SHEET - continued
31 MARCH 2025

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

The financial statements were approved by the Board of Trustees and authorised for issue on 17 December 2025 and were signed on its behalf by:



J Kovacs - Trustee

WHAG

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	515,779	6,206
Finance costs paid		(119,270)	(53,645)
Net cash provided by/(used in) operating activities		396,509	(47,439)
Cash flows from investing activities			
Purchase of tangible fixed assets		(11,760)	(17,664)
Purchase of mixed motive investments		-	(686,519)
Interest received		752	801
Net cash used in investing activities		(11,008)	(703,382)
Cash flows from financing activities			
New loans in year		-	500,000
Net cash provided by financing activities		-	500,000
Change in cash and cash equivalents in the reporting period		385,501	(250,821)
Cash and cash equivalents at the beginning of the reporting period		1,375,780	1,626,601
Cash and cash equivalents at the end of the reporting period		1,761,281	1,375,780

The notes form part of these financial statements

WHAG

**NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	116,031	(3,257)
Adjustments for:		
Depreciation charges	48,828	55,242
Losses on investments	56,545	-
Interest received	(752)	(801)
Finance costs	119,270	53,645
Increase in debtors	(25,783)	(102,172)
Increase in creditors	201,640	3,549
Net cash provided by operations	<u>515,779</u>	<u>6,206</u>

2. ANALYSIS OF CHANGES IN NET DEBT

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank and in hand	1,375,780	385,501	1,761,281
	<u>1,375,780</u>	<u>385,501</u>	<u>1,761,281</u>
Debt			
Debts falling due after 1 year	(2,150,000)	-	(2,150,000)
	<u>(2,150,000)</u>	<u>-</u>	<u>(2,150,000)</u>
Total	<u>(774,220)</u>	<u>385,501</u>	<u>(388,719)</u>

The notes form part of these financial statements

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

1. 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, as modified by the revaluation of certain assets.

The functional currency of the accounts is the British Pound and the numbers are rounded to the nearest pound.

The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income, it is probable that the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

Voluntary income is received by way grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. When donors impose conditions the income is deferred and not included in incoming resources until the preconditions for use have been met.

Income from government and other LA grants, whether 'capital' grants or 'revenue' grants, are recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Incoming resources from charitable activities include rent and housing benefits receivable and support charges receivable and are recorded in the Statement of Financial Activities in the year in which they are receivable.

Investment income is included when receivable.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these financial statements.

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. The irrecoverable element of VAT is included with the item of expense to which it relates.

"Costs of raising funds" include costs associated with generating incoming resources from all sources other than from undertaking charitable activities. This currently includes property costs associated with the social investment properties owned by WHAG.

"Resources expended on charitable activities" include all the resources applied by the charity in its undertaking to meet the charitable objectives of providing good quality temporary accommodation and quality support services to vulnerable women aged 16 plus and their children and male victims of domestic violence, who are homeless and/or threatened with homelessness or experiencing domestic violence.

"Support costs" include those costs incurred in the governance of the charity's assets and are associated with constitutional requirements.

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
Improvements to leasehold property	- Straight line over 5 years
Fixtures and fittings	- 20% on reducing balance
Computer equipment	- 20% on cost

The leasehold property improvements are written off over the period of the lease which is 5 years.

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

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Where assets are purchased for use by a beneficiary they are written off in the year of purchase.

If an asset is valued at less than £1000, it is not capitalised but written off in the year of purchase.

At each balance sheet date, the Charity reviews the carrying amounts of its property, plant and equipment to determine whether there is any indication that any items of property, plant and equipment have suffered an impairment loss. If any such indication exists, the recoverable amount of an asset is estimated in order to determine the extent of the impairment loss, if any. Where it is not possible to estimate the recoverable amount of the assets, the Charity estimates the recoverable amount of the cash-generating unit to which the asset belongs.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. Impairment loss is recognised as an expense immediately.

Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount and would have been determined (net of depreciation) had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised as income immediately.

Land and buildings held and used in the charity for administrative purposes are stated in the balance sheet at their revalued amounts. The revalued amounts equate to the fair value at the date of revaluation, less any depreciation or impairment losses subsequently accumulated. Revaluations are carried out regularly so that the carrying amounts do not materially differ from using the fair value at the date of the statement of financial position.

Social investments

The properties held under investments are used as social housing and as such is treated as a social investment. These social investment properties provide investment funding in order to directly further the charitable purposes of the charity in the long term. As the properties are held primarily for the provision of social benefit they are accounted for under the FRS 102 and are treated similar to plant and equipment, depreciation is provided over its expected useful life. The current rate is 2% pa on a reducing balance.

At each balance sheet date, the Charity reviews the carrying amounts of its property, plant and equipment to determine whether there is any indication that any items of property, plant and equipment have suffered an impairment loss. If any such indication exists, the recoverable amount of an asset is estimated in order to determine the extent of the impairment loss, if any. Where it is not possible to estimate the recoverable amount of the assets, the Charity estimates the recoverable amount of the cash-generating unit to which the asset belongs.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. Impairment loss is recognised as an expense immediately.

Where an impairment subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount and would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of impairment loss is recognised as income immediately.

The notes to the accounts and the face of the SOFA show the income and costs separately for the social housing properties for disclosure.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Designated funds are funds set aside at the discretion of the directors out of unrestricted general funds and intended for specific future purposes or projects.

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.

Operating leasing commitments

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged as an expense as incurred.

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

1. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

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.

Financial instruments

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the company has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. The bank loan is disclosed as being due after more than one year and secured by a fixed charge over the social investment properties bought with the loan, and a fixed charge over the Rent bank account used to drawdown the loan.

2. CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the process of applying the entity's accounting policies management have not made any judgements that would have a significant effect on the amounts recognised in the financial statements. No estimations have been made that would have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

3. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	5,577	10,879
Grants	367,624	339,464
	<u>373,201</u>	<u>350,343</u>

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

	2025	2024
	£	£
CWaC Medium Risk Pilot	-	9,415
Complex Needs PANNE Cheshire	85,001	63,000
Other small grants	1,907	-
Eaton Fund	-	5,000
DWP Grant	-	6,169
CWAC Therapy Grant	51,833	30,150
Burdens Funding	142,083	140,000
A Bed for Every Night Grant	45,000	45,000
GMCA Changing Futures Programme	41,800	40,730
	<u>367,624</u>	<u>339,464</u>

WHAG

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

4. INVESTMENT INCOME

	2025	2024
	£	£
Rents received	14,085	3,050
Deposit account interest	752	801
	<u>14,837</u>	<u>3,851</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	2025	2024
	£	£
Rent and housing benefit receivable	2,172,801	1,335,101
Support charges	1,087,076	701,856
	<u>3,259,877</u>	<u>2,036,957</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Charitable Activities	3,319,459	159,943	3,479,402

7. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Charitable Activities	120,486	39,457	159,943

8. NET INCOME/(EXPENDITURE)

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

	2025	2024
	£	£
Depreciation - owned assets	7,663	13,237
Auditors remuneration	10,389	9,372
Auditors remuneration - Accountancy	4,818	4,818
Provision against social investment	41,165	42,005

9. TRUSTEES' REMUNERATION AND BENEFITS

One trustee received remuneration in the year for services other than as a trustee up to October 2024 when they resigned as a trustee. The remuneration including pension amounted to £41,216 (2024 - £65,185). In addition there was a salary scheme loan, with a balance of £2,122 brought forward which was paid in the year.

No other trustee received remuneration or benefits (2024 - £Nil).

WHAG

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

9. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

No trustees expenses were paid in the year (2024 - £Nil).

10. STAFF COSTS

	2025 £	2024 £
Wages and salaries	1,472,397	1,181,847
Social Security Costs	131,286	94,050
Pension Costs	26,440	25,197
Agency staff costs	73,075	79,349
	<u>1,703,198</u>	<u>1,380,443</u>

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

	2025	2024
Admin and management	22	14
Support	50	40
	<u>72</u>	<u>54</u>

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

	2025	2024
£60,001 - £70,000	<u>1</u>	<u>1</u>

The average monthly number of employees during the year is calculated on the basis of full time equivalents.

The combined salaries of the CEO, Administration and Finance Manager, and the Operations Manager were £189,581 for the year (2024 - £185,396).

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	345,343	5,000	350,343
Charitable activities			
Charitable Activities	2,036,957	-	2,036,957
Investment income	3,851	-	3,851
Other income	14,535	-	14,535
Total	<u>2,400,686</u>	<u>5,000</u>	<u>2,405,686</u>
EXPENDITURE ON			
Raising funds	-	-	-
Charitable activities			
Charitable Activities	2,370,193	38,750	2,408,943
Total	<u>2,370,193</u>	<u>38,750</u>	<u>2,408,943</u>
NET INCOME/(EXPENDITURE)	30,493	(33,750)	(3,257)

WHAG

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

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	1,551,973	72,137	1,624,110
TOTAL FUNDS CARRIED FORWARD	<u>1,582,466</u>	<u>38,387</u>	<u>1,620,853</u>

12. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to freehold property £	Improvements to leasehold property £
COST OR VALUATION			
At 1 April 2024	157,000	236,732	59,000
Additions	-	-	-
Revaluations	133,000	(236,732)	-
At 31 March 2025	<u>290,000</u>	<u>-</u>	<u>59,000</u>
DEPRECIATION			
At 1 April 2024	18,840	28,347	59,000
Charge for year	-	-	-
Revaluation adjustments	(18,840)	(28,347)	-
At 31 March 2025	<u>-</u>	<u>-</u>	<u>59,000</u>
NET BOOK VALUE			
At 31 March 2025	<u>290,000</u>	<u>-</u>	<u>-</u>
At 31 March 2024	<u>138,160</u>	<u>208,385</u>	<u>-</u>
	Fixtures and fittings £	Computer equipment £	Totals £
COST OR VALUATION			
At 1 April 2024	17,357	51,800	521,889
Additions	-	11,760	11,760
Revaluations	-	-	(103,732)
At 31 March 2025	<u>17,357</u>	<u>63,560</u>	<u>429,917</u>
DEPRECIATION			
At 1 April 2024	16,363	37,669	160,219
Charge for year	199	7,464	7,663
Revaluation adjustments	-	-	(47,187)
At 31 March 2025	<u>16,562</u>	<u>45,133</u>	<u>120,695</u>
NET BOOK VALUE			
At 31 March 2025	<u>795</u>	<u>18,427</u>	<u>309,222</u>
At 31 March 2024	<u>994</u>	<u>14,131</u>	<u>361,670</u>

WHAG

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

12. TANGIBLE FIXED ASSETS - continued

Cost or valuation at 31 March 2025 is represented by:

	Freehold property £	Improvements to freehold property £	Improvement to leasehold property £
Valuation in 2024	133,000	(236,732)	-
Cost	157,000	236,732	59,000
	<u>290,000</u>	<u>-</u>	<u>59,000</u>
	Fixtures and fittings £	Computer equipment £	Totals £
Valuation in 2024	-	-	(103,732)
Cost	17,357	63,560	533,649
	<u>17,357</u>	<u>63,560</u>	<u>429,917</u>

The freehold property (including improvements) was valued by Miller Metcalfe in December 2024 at £290,000 as a potential listing price.

13. SOCIAL INVESTMENTS

	<u>Freehold Social Investment Property</u> £	<u>Leasehold Social Investment Property</u> £	<u>Improvements to Social Investment Property</u> £	<u>TOTAL</u> £
Cost at 1st April 2024	423,333	1,683,759	26,028	2,133,120
Additions	0	0	0	0
Cost at 31st March 2025	<u>423,333</u>	<u>1,683,759</u>	<u>26,028</u>	<u>2,133,120</u>
Depreciation at 1st April 2024	16,764	57,581	521	74,866
Charge for the year	8,131	32,524	510	41,165
Depreciation at 31st March 2025	<u>24,895</u>	<u>90,105</u>	<u>1,031</u>	<u>116,031</u>
Net Book Value at 31st March 2025	<u>398,438</u>	<u>1,593,654</u>	<u>24,997</u>	<u>2,017,089</u>
Net Book Value at 31st March 2024	<u>406,569</u>	<u>1,626,178</u>	<u>25,507</u>	<u>2,058,254</u>

See accounting policy notes detailing the FRS 102 and SORP requirements.

The investment property is being depreciated in line with the SORP requirements in respect of social housing.

WHAG

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

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	123,080	81,127
Other debtors	4,850	6,001
Prepayments and accrued income	77,839	92,858
	<u>205,769</u>	<u>179,986</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	216,149	48,096
Social security and other taxes	31,707	20,175
Other creditors	25,000	25,000
Pension creditor	5,610	3,952
Accruals	120,011	100,959
Deferred income	8,000	6,655
	<u>406,477</u>	<u>204,837</u>

Deferred income relates to amounts received for future periods.

	2025	2024
	£	£
Deferred income at 1 April 2024	6,655	20,000
Amount released in the year	(6,655)	(20,000)
Amount deferred in the year	8,000	6,655
	<u>8,000</u>	<u>6,655</u>
Deferred income at 31 March 2025	<u>8,000</u>	<u>6,655</u>

16. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025	2024
	£	£
Other loans (see note 17)	<u>2,150,000</u>	<u>2,150,000</u>

17. LOANS

Other loans are secured by a fixed charge on the social investment properties purchased and the Rent bank account.

	2025	2024
	£	£
Loans due after 5 years	<u>2,150,000</u>	<u>1,650,000</u>

The loan is repayable in full by September 2033. Interest is paid quarterly based on the net of income, repairs, insurance and management costs of the social investment properties purchased (2025 £119,279; 2024 £53,645).

WHAG

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

18. LEASING AGREEMENTS

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

	2025 £	2024 £
Within one year	116,185	48,604
Between one and five years	852,534	529,245
	<u>968,719</u>	<u>577,849</u>

Some of the leasing agreements are on a rolling term and either the lessee or the lessor can cancel the rental agreement giving a months notice, therefore the commitment at the year end is a monthly rent payment.

19. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	1,278,814	128,426	23,000	1,430,240
IT Replacement fund	15,000	-	-	15,000
Property maintenance fund	20,000	-	-	20,000
Building fund	68,652	-	-	68,652
Head office running costs	200,000	-	(100,000)	100,000
Mortgage Funds	-	-	77,000	77,000
	<u>1,582,466</u>	<u>128,426</u>	<u>-</u>	<u>1,710,892</u>
Restricted funds				
GMP Rochdale Strive funding	1,000	-	-	1,000
Knitting Nans - Children	386	(386)	-	-
Festival Church - Beautiful Project	250	-	-	250
Windfall grant	11,012	(11,012)	-	-
MHCLG	482	(482)	-	-
Womens Activities	12,007	(314)	-	11,693
GMCA Target Hardening	8,250	(201)	-	8,049
Eaton Fund	5,000	-	-	5,000
	<u>38,387</u>	<u>(12,395)</u>	<u>-</u>	<u>25,992</u>
TOTAL FUNDS	<u>1,620,853</u>	<u>116,031</u>	<u>-</u>	<u>1,736,884</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	3,651,978	(3,467,007)	(56,545)	128,426
Restricted funds				
Knitting Nans - Children	-	(386)	-	(386)
Windfall grant	-	(11,012)	-	(11,012)
MHCLG	-	(482)	-	(482)
Womens Activities	-	(314)	-	(314)
GMCA Target Hardening	-	(201)	-	(201)
	<u>-</u>	<u>(12,395)</u>	<u>-</u>	<u>(12,395)</u>
TOTAL FUNDS	<u>3,651,978</u>	<u>(3,479,402)</u>	<u>(56,545)</u>	<u>116,031</u>

WHAG

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

19. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	1,241,663	27,151	10,000	1,278,814
IT Replacement fund	15,000	-	-	15,000
Property maintenance fund	10,000	-	10,000	20,000
Building fund	65,310	3,342	-	68,652
Head office running costs	220,000	-	(20,000)	200,000
	<u>1,551,973</u>	<u>30,493</u>	<u>-</u>	<u>1,582,466</u>
Restricted funds				
White ribbon	355	(355)	-	-
GMP Rochdale Strive funding	3,505	(2,505)	-	1,000
Knitting Nans - Children	386	-	-	386
Festival Church - Beautiful Project	250	-	-	250
Womens Aid - Trauma	275	(275)	-	-
CCF Grant	399	(399)	-	-
Windfall grant	35,425	(24,413)	-	11,012
MHCLG	8,913	(8,431)	-	482
Sports England Fund	650	(650)	-	-
Womens Activities	12,007	-	-	12,007
GMCA Target Hardening	8,250	-	-	8,250
Eaton Fund	1,722	3,278	-	5,000
	<u>72,137</u>	<u>(33,750)</u>	<u>-</u>	<u>38,387</u>
TOTAL FUNDS	<u>1,624,110</u>	<u>(3,257)</u>	<u>-</u>	<u>1,620,853</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,395,786	(2,368,635)	27,151
Building fund	4,900	(1,558)	3,342
	<u>2,400,686</u>	<u>(2,370,193)</u>	<u>30,493</u>
Restricted funds			
White ribbon	-	(355)	(355)
GMP Rochdale Strive funding	-	(2,505)	(2,505)
Womens Aid - Trauma	-	(275)	(275)
CCF Grant	-	(399)	(399)
Windfall grant	-	(24,413)	(24,413)
MHCLG	-	(8,431)	(8,431)
Sports England Fund	-	(650)	(650)
Eaton Fund	5,000	(1,722)	3,278
	<u>5,000</u>	<u>(38,750)</u>	<u>(33,750)</u>
TOTAL FUNDS	<u>2,405,686</u>	<u>(2,408,943)</u>	<u>(3,257)</u>

Transfers between funds

The transfers between funds mainly relate to movements on designated funds following the designation by the trustees. There were three transfers on restricted funds, these were to cover a restricted deficit which was covered by unrestricted funds in the same geographical area.

WHAG

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

20. RELATED PARTY DISCLOSURES

A K Rhodes-Dawson, who is the Chief Executive Officer is also a trustee of WHAG and was a director of WHAG CIC prior to it being dissolved. She received no remuneration for her role as a trustee and resigned as a trustee on 14th October 2024.

21. UNRESTRICTED FUNDS

IT Replacement fund

This was originally designated in 2005, as funds set aside for the replacement of IT systems and maintenance. The server was replaced during 2014 and IT equipment replaced in 2017. Due to the purchase of the new head office and equipment, this funding was allocated, but the trustees have considered it prudent to designate £15,000 going forward.

Property Maintenance fund

The Trustees consider it prudent to designate £20,000 per annum on a 3 year property maintenance fund.

Building fund

The building fund was established in 2012 with a view to the charity investing in rental property. In 2013 a property was purchased and it is the Trustees intention to purchase another if a suitable investment is available. The property purchased is currently classified as a social investment. Movement on the fund reflects rental income and costs for the year.

Head office running costs

The trustees have designated £100,000 towards future running costs of the new head office.

Mortgage Fund

The trustees have allocated £77,000 in the year to this fund.

22. RESTRICTED FUNDS

White Ribbon

Funding received from Bury Council to buy emergency bags (packs) for women fleeing / experiencing domestic violence.

GMP Rochdale STRIVE

£4,498 was provided by Greater Manchester Police in relation to Rochdale STRIVE victims for WHAG to provide "peer to peer" sessions.

Knitting Nans- Children

£263 was provided by "Knitting Nans" in respect of children in previous years, and an additional £123 was provided this year.

Festival Church

Restricted to provide beauty therapy sessions for the residents in CWaC refuge.

Womens Aid - Trauma

Restricted to provide a safe space and improve quality of life for residents in CWaC refuge.

Cheshire Community Foundation (CCF)

Restricted funding towards play therapy in the CWaC refuge, dispersed properties and in resettlement.

Womens Group Work - Women's Activities

Restricted to fund specific womens group work

Windfall Fund

The Windfall grant received is to support a Play Worker at CWaC premises over a three year period from when the position is filled.

MHCLG Grant

Restricted funding from Cheshire West and Chester authority to support WHAG's additional expenditure for client wellbeing, and also for safe working and living environments for all staff and service users during Covid-19.

Sports England Fund

Funding received in Rochdale to purchase bikes and accessories for service users to promote active life and mental wellbeing during Covid-19.

WHAG

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

22. RESTRICTED FUNDS - continued

GMCA Target Hardening Fund

This fund is to be utilised to increase security measures on properties to ensure clients feel safe in their own houses, purchasing items such as window locks, bolts, window alarms and safety bars.

Eaton Fund

Grant received to improve client quality of life, and making home life safer and enable independent living.

WHAG

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	5,577	10,879
Grants	367,624	339,464
	<u>373,201</u>	<u>350,343</u>
Investment income		
Rents received	14,085	3,050
Deposit account interest	752	801
	<u>14,837</u>	<u>3,851</u>
Charitable activities		
Rent and housing benefit receivable	2,172,801	1,335,101
Support charges	1,087,076	701,856
	<u>3,259,877</u>	<u>2,036,957</u>
Other income		
Training fees receivable	2,756	5,152
Sundry income	1,307	9,383
	<u>4,063</u>	<u>14,535</u>
Total incoming resources	<u>3,651,978</u>	<u>2,405,686</u>
EXPENDITURE		
Charitable activities		
Wages	1,703,198	1,261,104
Social security	131,286	94,050
Pensions	26,440	25,197
Rent, rates and service charges	684,170	419,593
Insurance	28,213	22,447
Heat, light and water	225,623	106,351
Telephone	39,480	26,154
Printing, postage and stationery	15,811	5,959
Staff travel and subsistence	45,053	14,795
Sundries	5,752	7,991
Healthcare	6,420	4,643
Recruitment, training and related costs	49,167	49,104
Repairs, maintenance and cleaning	272,939	190,490
Tenants' activities and support	37,079	27,971
Bad debts	-	5,235
Freehold property	8,131	11,437
Long leasehold	27,789	33,188
Improvements to property	5,245	5,255
Fixtures and fittings	199	249
Computer equipment	7,464	5,113
	<u>3,319,459</u>	<u>2,316,326</u>
Support costs		

This page does not form part of the statutory financial statements

WHAG

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	2025 £	2024 £
Support costs		
Finance		
Bank charges	1,216	2,241
Social investment loan charges	<u>119,270</u>	<u>53,645</u>
	120,486	55,886
 Governance costs		
Accountancy fees	4,818	4,818
Audit fee	10,389	9,372
Legal and professional fees	<u>24,250</u>	<u>22,541</u>
	39,457	36,731
 Total resources expended	<u>3,479,402</u>	<u>2,408,943</u>
 Net income/(expenditure) before gains and losses	172,576	(3,257)
 Realised recognised gains and losses		
Loss on the revaluation of fixed assets	<u>(56,545)</u>	<u>-</u>
 Net income/(expenditure)	<u><u>116,031</u></u>	<u><u>(3,257)</u></u>

This page does not form part of the statutory financial statements

WHAG

England & Wales - Charity number 1081032

Accounts

REGISTERED COMPANY NUMBER: 3294852 (England and Wales)
REGISTERED CHARITY NUMBER: 1081032

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024
FOR
WHAG
(A COMPANY LIMITED BY GUARANTEE)**

Wyatt Morris Golland Ltd
Statutory Auditors
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

WHAG

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WHAG

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2024

TRUSTEES	Ms S Nugent (resigned 31.8.24) Ms H Waddington (resigned 31.8.24) Ms L V Bell (resigned 3.9.24) Ms S Amidar A K Rhodes-Dawson (resigned 14.10.24) J C Michaels (resigned 23.5.23) L A Drabble L Dabula C Aspin (resigned 2.10.24) L Merlo (appointed 23.5.23) N Large (appointed 23.5.23) (resigned 7.7.24) J Kovacs (appointed 23.5.23)
COMPANY SECRETARY	A K Rhodes-Dawson
REGISTERED OFFICE	185 Drake Street ROCHDALE Lancashire OL11 1EF
REGISTERED COMPANY NUMBER	3294852 (England and Wales)
REGISTERED CHARITY NUMBER	1081032
AUDITORS	Wyatt Morris Golland Ltd Statutory Auditors Park House 200 Drake Street Rochdale Lancashire OL16 1PJ
BANKERS	Unity Trust Bank Plc Four Brindleyplace Birmingham B1 2JB
CHIEF EXECUTIVE OFFICER	A K Rhodes-Dawson

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 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 31 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

Objects of the charity, principle activities and organisation of our work

WHAG is constituted as a private company Limited by Guarantee, and is, therefore, governed by a Memorandum and Articles of Association. The charity's purpose as set out in the objectives in the Memorandum of Association are to:

Provide high quality temporary accommodation support and information to women, their children, and men and women experiencing or fleeing domestic abuse who are vulnerable or in housing need.

The Trustees meet every quarter plus any additional training as required. The Senior Leadership Team is made up of the Chief Executive Officer (CEO), Head of Operations (HOO) and Head of Resources (HOR). Operations Managers (OM) oversee the day to day operations which are managed by individual Service Team Leads. Project staff are employed to support clients with a further team providing administration and financial support to the whole organisation.

Public benefit

How our activities deliver public benefit

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, planning future activities and setting policies for the year as can be seen below.

The charity's purpose as set out in the objectives in the company's Memorandum of Association are to:

Provide high quality temporary accommodation support and information to women, their children and men and women experiencing or fleeing domestic abuse who are vulnerable or in housing need.

Enable clients to take responsibility for planning, problem solving and decision making which will eventually lead them to live independently and make a positive contribution to the community appropriate to their individual needs and preferences.

Encourage clients to take responsibility for their own learning and development in line with their potential and opportunities.

Some of our funding restricts us to give priority to local people and we currently work with over 170 women over 5 services on a weekly basis.

Equal opportunity is important to us, and we are proud to have bilingual staff able to give support to clients whose first language is not English.

Group work and service user participation is an important focus of our work, helping to give clients confidence, social and life skills to enable them to maintain their own tenancies and to integrate fully in their communities.

The impact of our work feeds into the domestic abuse and homelessness strategies in the boroughs in which WHAG works helping to reduce domestic abuse and homelessness as our clients are empowered to maintain their own tenancies with less and less support. As our clients take more responsibility for their own lives, there is less impact on emergency and statutory provisions, as individuals and families they are able to manage their own affairs and are less likely to enter the cycle of homelessness or abusive relationships again.

WHAG actively support training of social work students by accepting them on placement and have partnerships with three universities.

By providing high quality support and advocacy within key areas such as personal safety, budgeting, training, employment, social skills and community participation our clients move towards participation in their communities, maintaining tenancies and building in confidence in day-to-day independent living.

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

OBJECTIVES AND ACTIVITIES

Social investments

WHAG continues to explore how it can make social investment contribute to its aims and objectives. WHAG works towards adding social value and reducing carbon footprint throughout its services by reducing waste and energy consumptions. WHAG is partnered with fare share and receives weekly food donations from Aldi and Greggs reducing food waste across the areas that we work.

In August 2023 WHAG restarted its UP services to support WHAG's prevention work and training delivery of Healthy relationships, and supporting clients and the wider community to understand the effects of domestic abuse and homelessness has on individuals and families. Organisationally we visit schools and colleges and input into the community to raise awareness and promote healthy relationships and reduce homelessness. We continue to look at how we can expand WHAG's owned self-contained accommodation to give those we work with more choice and quicker access to safer housing options; as well as increasing next step housing options in this current social housing crisis.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The organisation has also expanded its own property portfolio following investment from our partner SASH, Social and Sustainable Capital. WHAG aspires for growth so we can provide suitable safe, supported accommodation in the right locations for those that need it. Growing our own property portfolio has been exciting and is making a substantial difference to the commissioned services we provide, which is plain to see when individuals and families move into these properties

Most of WHAG's income continues to come from the commissioned services contracts that it holds with local authorities within the boroughs of Rochdale, Wigan and Cheshire West and Chester. We have also this year had grants from Changing Futures of £40,370, Rochdale Borough Council for ABEN for £45,000, and Burdens fund for £140,000 to expand our service provision and provide additional safe accommodation.

We also continue to look at how we can build fundraising and sponsorship opportunities.

One of our key focuses has been quality and consistency across our projects. Quality standards and measures are in place to ensure people receive high quality accommodation and support whenever they access our services.

We continue to provide Support services commissioned by local authorities in Rochdale and Cheshire West and Chester and these services include vulnerable homeless women, Domestic Abuse support, young parents and complex case work, all of which involve accommodation provision. In October 2023 our commissioned support contracts extended into Wigan to provide safe refuge accommodation. WHAG's income is mainly utilised to support staffing costs inclusive of salaries to training, property rental and maintaining properties, and to meet Housing standards ensuring good quality of accommodation is accessible by all clients.

In February 2023, the government announced tougher measures for perpetrators of domestic abuse to include controlling and coercive behaviour and this will now be considered in line with the statutory definition of domestic abuse. Perpetrators will now be added to the violent and sex offender register if they are sentenced to a year or more. Tighter controls to protect people from control and coercion are appreciated, as the impact can be huge. Everyone has the right to feel both physically and psychologically safe and we aim to raise awareness of these changes to our client group and the wider community. With several local authorities increasing their safe accommodation provision through the financial year 2023-2024 to meet the accommodation requirements of the review completed by Safe lives.

This year WHAG has provided support to 273 clients with 211 linked children. We have completed 3 social work placements and 2 apprenticeships, as well as 2 apprentice placements ongoing. WHAG continue to provide services on limited budgets and income. We ensure all spending is prudent and best value for money whilst meeting the needs of all the service areas.

Fundraising activities

WHAG received several donations from local partner agencies and local unions in the boroughs we work in. Over the last few years we have been involved in bucket collections at local football clubs, the Bury 10k run, Marks and Spencer donations, as well as receiving several donations of furniture and toiletries for clients. WHAG will continue to increase the networking and fundraising stance throughout the local communities and social media to raise awareness around our services and increase our fundraising efforts.

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

FINANCIAL REVIEW

Transactions and financial position

During the year there was an excess of expenditure over income which has been absorbed from unrestricted reserves brought forward, in accordance with the charity's reserves policy.

The financial position of the charity as at 31st March 2024 was:

	£
Unrestricted funds - General	1,278,814
Unrestricted funds - Designated	303,652
Restricted funds	38,387

Total funds	1,620,853
	=====

Investment policy and objectives

WHAG recognise that as a charity, monies should be spent to further charitable aims. We believe that there is scope for some investment that will support us to increase and improve service and provide income to the organisation. At the year-end we have some funds in a high interest bank account.

WHAG has also purchased 5 more properties over the year totalling 18. These properties are let to provide accommodation to our client group. WHAG also own one property that is currently rented on a commercial rent that will be used as part of our support offer when it next becomes vacant. WHAG also own a property which serves as a head office and training centre, and is an investment for WHAG's future, it also provides an income to the organisation through rental.

Reserves policy

The present level of funding is adequate to support the work of the charity for the medium term and the Trustees consider the financial position of the charity to be satisfactory. The Trustees acknowledge their responsibility as an employer to provide a stable financial footing for the organisation to operate and develop from, and to be prudent in its financial management.

It is with this in mind that the organisation tries to maintain general reserves of £600,000, should any of our contract funding cease unexpectedly.

In addition we have designated funds for Property Maintenance Contingency of £20,000, IT of £15,000, Head Office Running Costs (includes underfunded posts) of £200,000, and a Building fund of £68,652.

When designated funds of £303,652 are excluded, the free reserves of the charity are negative £1,141,110.

The negative free reserves are due to the social investment properties bought by the charity, which are offset with a loan, the loan is not included in the free reserves calculation. If the net book value of the investment properties secured by the loan, of £2,002,878 is excluded from the free reserves calculation the adjusted free reserves would be £861,768. This is not a financial going concern issue to WHAG as the properties purchased have been funded via a loan through a social investment philanthropic company. All the properties are in effect "owned" by the social investment company through the loan funding, and if sold would pay off the loan, leaving WHAG with sufficient free reserves.

Whilst there are always concerns over viability in uncertain times, the Trustees retain their confidence in the Charity's present financial position.

Going concern

There are no current material uncertainties of the charity continuing as a going concern. The charity's reserves remain at a healthy level and the trustees are confident in the charity's future achievements.

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

FUTURE PLANS

In the coming year WHAG will continue to look for more service contracts and grant opportunities to extend its services.

The organisation will also restructure this year to ensure that it continues to provide excellent support services and has the correct staffing in place to plan for the future.

How the organisation communicates internally will be reviewed and standards for the organisation and leadership team reviewed and updated

Annual salaries will be reviewed after completion of an external benchmarking exercise to review remuneration and benefits.

WHAG will also continue to increase the number of properties they have in their property portfolio to enable commissioned contracts with accommodation attached to meet the requirements set by local authorities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, its Memorandum & Articles of Association, and constitutes a private limited company, limited by guarantee, and registered in England & Wales. The charity is a non-profit making body, which was established to provide good quality temporary accommodation and/or outreach and support to women and men, and their children threatened or fleeing domestic abuse, and women who are experiencing or facing homelessness.

There were 11 members at the year end and their guarantee to the company is £1.

Organisational structure

The organisational structure of WHAG is as follows:

WHAG board of Trustees with separate Sub Groups

CEO - to provide leadership and strategic management as directed by the Board of Trustees; to ensure that the organisation delivers its services in line with WHAG's core vision and values; Health and safety and human resources lead

Business manager - responsible for business growth, tenders, grants, IT, marketing, social media and fundraising; GDPR lead

Finance manager - responsible for overseeing WHAG finance ; Company secretary; manages the finance team.

HR manager - responsibility for human resources

Operations manager - responsible for providing leadership to the operational team and ensuring the delivery of high quality services to all of our clients. Safeguarding lead; Organisational Deputy

Service managers for each area - Rochdale; Chester/Cheshire; Halton who oversee the Volunteer Co-ordinator, administrative team and the team leaders over each service team.

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Directors and trustees

All trustees are directors of the company and sit as a Board of Trustees, these are named on page 1, and served as directors throughout the year, from the date of appointment or to the date of resignation as noted on page 1. The directors are appointed in accordance with the Memorandum and Articles of Association. The directors have authority to appoint trustees, but the number of trustees shall not exceed fifteen. The trustees are trained and guided by the other trustees and appropriate courses.

A K Rhodes-Dawson, the CEO is also a trustee due to her experience and the need for more accountability as the charity progresses, additional details are in Note 10 to the accounts. She does not get paid for her duties as a trustee. A K Rhodes-Dawson resigned as a Trustee on 14th October 2024. All trustees give their time voluntarily and receive no benefits from the charity and declare any conflicts of interest at the start of each board meeting.

We aim for diverse experience amongst our board members and have introduced the use of regular board effectiveness reviews to test our skills and knowledge and develop our gaps. New board members have been recruited on this basis and we continue to seek new members through advertisement and networking. All Trustees undertake training through national governance courses and through regular in-house training. New and prospective Trustees attend one or two board meetings prior to election to the board and this is followed by induction and mentoring, normally led by the chair of the Trustees.

The senior lead team (SLT) are guided by the board, and the strategy and business plan is agreed every 2-3 years and reported on quarterly. The SLT report on organisational risk, and present financial information quarterly. There is an ARCI model in place that explains accountabilities. The SLT are clear of their responsibilities.

Benchmarking takes place on a 5 yearly basis to look at pay and remuneration, local authority pay scales are currently followed broadly and all staff are on a pay scale and all staff receive the real living wage.

Related parties

The charity requires all trustees and employees to declare related party and other interests as they arise.

Other than as shown in the notes to the accounts, no other material related party transactions and interests were identified during the year.

Risk management

WHAG has a risk register which the Trustees review a minimum of quarterly to ensure that the board is taking all the necessary steps to maintain stability for the charity and its projects. Trustees will review this and discuss any changes or additional concerns with the WHAG senior leadership at their board meetings, and ensure all mitigation is being followed to monitor and reduce risks the organisation faces. The board will also keep up to date with key legislation and law changes to ensure that they have correct information to ensure all risks are managed correctly.

The Board undertakes a quarterly review of business plan progress paying particular interest to any milestones off track or that require further assurance. Golden rules are in place which clearly identify the business critical areas that the charity depends on for stability.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of WHAG 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;
- 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.

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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, Wyatt Morris Golland Ltd, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on and signed on its behalf by:

.....
L Dabula - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF WHAG

Opinion

We have audited the financial statements of WHAG (the 'charitable company') for the year ended 31 March 2024 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 31 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; 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; 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 TRUSTEES OF WHAG

Our responsibilities for the audit of the financial statements

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue 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.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;

- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of charities;

- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities Act 2011 and Companies Act 2006 and

- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence where necessary,

- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud and

- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;

- tested journal entries to identify unusual transactions;

- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and

- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;

- enquiring of management as to actual and potential litigation and claims; and

- reviewing correspondence with HMRC.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF
WHAG**

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wyatt Morris Golland Ltd
Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

Date:

WHAG

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

		Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	259,613	5,000	264,613	319,069
Charitable activities	5				
Charitable Activities		2,122,687	-	2,122,687	2,000,509
Investment income	4	3,851	-	3,851	11,992
Other income		14,535	-	14,535	10,196
Total		<u>2,400,686</u>	<u>5,000</u>	<u>2,405,686</u>	<u>2,341,766</u>
EXPENDITURE ON					
Raising funds		-	-	-	-
Charitable activities	6				
Charitable Activities		2,370,193	38,750	2,408,943	2,279,559
Total		<u>2,370,193</u>	<u>38,750</u>	<u>2,408,943</u>	<u>2,279,559</u>
NET INCOME/(EXPENDITURE)		30,493	(33,750)	(3,257)	62,207
RECONCILIATION OF FUNDS					
Total funds brought forward		1,551,973	72,137	1,624,110	1,561,903
TOTAL FUNDS CARRIED FORWARD		<u>1,582,466</u>	<u>38,387</u>	<u>1,620,853</u>	<u>1,624,110</u>

The notes form part of these financial statements

BALANCE SHEET
31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	12	361,670	-	361,670	357,243
Social investments	13	2,058,254	-	2,058,254	1,413,740
		<u>2,419,924</u>	<u>-</u>	<u>2,419,924</u>	<u>1,770,983</u>
CURRENT ASSETS					
Debtors	14	179,986	-	179,986	77,814
Cash at bank and in hand		1,337,393	38,387	1,375,780	1,626,601
		<u>1,517,379</u>	<u>38,387</u>	<u>1,555,766</u>	<u>1,704,415</u>
CREDITORS					
Amounts falling due within one year	15	(204,837)	-	(204,837)	(201,288)
		<u>1,312,542</u>	<u>38,387</u>	<u>1,350,929</u>	<u>1,503,127</u>
NET CURRENT ASSETS					
		<u>1,312,542</u>	<u>38,387</u>	<u>1,350,929</u>	<u>1,503,127</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>3,732,466</u>	<u>38,387</u>	<u>3,770,853</u>	<u>3,274,110</u>
CREDITORS					
Amounts falling due after more than one year	16	(2,150,000)	-	(2,150,000)	(1,650,000)
		<u>1,582,466</u>	<u>38,387</u>	<u>1,620,853</u>	<u>1,624,110</u>
NET ASSETS					
		<u>1,582,466</u>	<u>38,387</u>	<u>1,620,853</u>	<u>1,624,110</u>
FUNDS	19				
Unrestricted funds				1,582,466	1,551,973
Restricted funds				38,387	72,137
TOTAL FUNDS				<u>1,620,853</u>	<u>1,624,110</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

BALANCE SHEET - continued
31 MARCH 2024

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

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

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L Dabula - Trustee

WHAG

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	2024 £	2023 £
Cash flows from operating activities			
Cash generated from operations	1	6,206	66,662
Finance costs paid		(53,645)	(6,365)
Net cash (used in)/provided by operating activities		(47,439)	60,297
Cash flows from investing activities			
Purchase of tangible fixed assets		(17,664)	-
Purchase of mixed motive investments		(686,519)	(1,411,490)
Interest received		801	384
Net cash used in investing activities		(703,382)	(1,411,106)
Cash flows from financing activities			
New loans in year		500,000	1,450,000
Net cash provided by financing activities		500,000	1,450,000
Change in cash and cash equivalents in the reporting period		(250,821)	99,191
Cash and cash equivalents at the beginning of the reporting period		1,626,601	1,527,410
Cash and cash equivalents at the end of the reporting period		1,375,780	1,626,601

The notes form part of these financial statements

WHAG

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024 £	2023 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(3,257)	62,207
Adjustments for:		
Depreciation charges	55,242	38,620
Interest received	(801)	(384)
Finance costs	53,645	6,365
(Increase)/decrease in debtors	(102,172)	46,773
Increase/(decrease) in creditors	3,549	(86,919)
Net cash provided by operations	6,206	66,662

2. ANALYSIS OF CHANGES IN NET DEBT

	At 1.4.23 £	Cash flow £	At 31.3.24 £
Net cash			
Cash at bank and in hand	1,626,601	(250,821)	1,375,780
	<u>1,626,601</u>	<u>(250,821)</u>	<u>1,375,780</u>
Debt			
Debts falling due after 1 year	(1,650,000)	(500,000)	(2,150,000)
	<u>(1,650,000)</u>	<u>(500,000)</u>	<u>(2,150,000)</u>
Total	<u>(23,399)</u>	<u>(750,821)</u>	<u>(774,220)</u>

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

1. 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.

The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income, it is probable that the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

Voluntary income is received by way grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. When donors impose conditions the income is deferred and not included in incoming resources until the preconditions for use have been met.

Income from government and other LA grants, whether 'capital' grants or 'revenue' grants, are recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Incoming resources from charitable activities include rent and housing benefits receivable and support charges receivable and are recorded in the Statement of Financial Activities in the year in which they are receivable.

Investment income is included when receivable.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these financial statements.

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. The irrecoverable element of VAT is included with the item of expense to which it relates.

" Costs of raising funds" include costs associated with generating incoming resources from all sources other than from undertaking charitable activities. This currently includes property costs associated with the social investment properties owned by WHAG.

" Resources expended on charitable activities" include all the resources applied by the charity in its undertaking to meet the charitable objectives of providing good quality temporary accommodation and quality support services to vulnerable women aged 16 plus and their children and male victims of domestic violence, who are homeless and/or threatened with homelessness or experiencing domestic violence.

" Support costs" include those costs incurred in the governance of the charity's assets and are associated with constitutional requirements.

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
Improvements to leasehold property	- Straight line over 5 years
Fixtures and fittings	- 20% on reducing balance
Computer equipment	- 20% on cost

The leasehold property improvements are written off over the period of the lease which is 5 years.

Where assets are purchased for use by a beneficiary they are written off in the year of purchase.

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

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

If an asset is valued at less than £1000, it is not capitalised but written off in the year of purchase.

At each balance sheet date, the Charity reviews the carrying amounts of its property, plant and equipment to determine whether there is any indication that any items of property, plant and equipment have suffered an impairment loss. If any such indication exists, the recoverable amount of an asset is estimated in order to determine the extent of the impairment loss, if any. Where it is not possible to estimate the recoverable amount of the assets, the Company estimates the recoverable amount of the cash-generating unit to which the asset belongs.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. Impairment loss is recognised as an expense immediately.

Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount and would have been determined (net of depreciation) had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised as income immediately.

Social investments

The properties held under investments are used as social housing and as such is treated as a social investment. These social investment properties provide investment funding in order to directly further the charitable purposes of the charity in the long term. As the properties are held primarily for the provision of social benefit they are accounted for under the FRS 102 and are treated similar to plant and equipment, depreciation is provided over its expected useful life. The current rate is 2% pa on a reducing balance.

Where an impairment subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount and would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of impairment loss is recognised as income immediately.

The notes to the accounts and the face of the SOFA show the income and costs separately for the social housing properties for disclosure.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Designated funds are funds set aside at the discretion of the directors out of unrestricted general funds and intended for specific future purposes or projects.

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.

Operating leasing commitments

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged as an expense as incurred.

Pension costs and other post-retirement benefits

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.

Financial instruments

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

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

1. ACCOUNTING POLICIES - continued

Financial instruments

Creditors and provisions

Creditors and provisions are recognised where the company has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. The bank loan is disclosed as being due after more than one year and secured by a fixed charge over the social investment properties bought with the loan, and a fixed charge over the Rent bank account used to drawdown the loan.

2. CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the process of applying the entity's accounting policies management have not made any judgements that would have a significant effect on the amounts recognised in the financial statements. No estimations have been made that would have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

3. DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations	10,879	12,056
Grants	253,734	307,013
	<u>264,613</u>	<u>319,069</u>

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

	2024	2023
	£	£
CWaC Medium Risk Pilot	9,415	-
Complex Needs PANNE Cheshire	63,000	63,000
Other small grants	-	2,113
Eaton Fund	5,000	5,000
DWP Grant	6,169	-
CWAC Therapy Grant	30,150	36,150
Action Together Grant	-	2,500
CWAC Household Support	-	70,000
GMCA Target Hardening	-	8,250
Burdens Funding	140,000	110,000
Westminster Grant	-	10,000
	<u>253,734</u>	<u>307,013</u>

WHAG

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

4. INVESTMENT INCOME

	2024	2023
	£	£
Rents received	3,050	11,608
Deposit account interest	801	384
	<u>3,851</u>	<u>11,992</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	2024	2023
	£	£
Rent and housing benefit receivable	1,335,101	1,076,176
Support charges	787,586	924,333
	<u>2,122,687</u>	<u>2,000,509</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Charitable Activities	2,316,326	92,617	2,408,943

7. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Charitable Activities	55,886	36,731	92,617

8. NET INCOME/(EXPENDITURE)

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

	2024	2023
	£	£
Depreciation - owned assets	13,237	9,768
Auditors remuneration	9,372	8,520
Auditors remuneration - Accountancy	4,818	4,380
Provision against social investment	42,005	28,865

9. TRUSTEES' REMUNERATION AND BENEFITS

One trustee received remuneration in the year for services other than as a trustee. The remuneration including pension amounted to £65,185 (2023 - £56,871). In addition there was a salary scheme loan, with a balance of £721 brought forward which was paid in the year. A further staff loan was made in the year of £4,376, £2,188 was repaid in the year with the balance outstanding at the year end of £2,122 repayable by 31 March 2025.

No other trustee received remuneration or benefits (2023 - £Nil).

WHAG

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

9. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

No trustees expenses were paid in the year (2023 - £Nil).

10. STAFF COSTS

	2024 £	2023 £
Wages and salaries	1,181,847	1,204,131
Social Security Costs	94,050	97,583
Pension Costs	25,197	22,207
Agency staff costs	79,349	60,322
	<u>1,380,443</u>	<u>1,384,243</u>

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

	2024	2023
Admin and management	14	15
Support	40	41
	<u>54</u>	<u>56</u>

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

	2024	2023
£60,001 - £70,000	<u>1</u>	<u>-</u>

The average weekly number of employees during the year is calculated on the basis of full time equivalents.

The combined salaries of the CEO, Administration and Finance Manager, and the Operations Manager were £185,396 for the year (2023 - £144,300).

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	305,819	13,250	319,069
Charitable activities			
Charitable Activities	2,000,509	-	2,000,509
Investment income	11,992	-	11,992
Other income	10,196	-	10,196
Total	<u>2,328,516</u>	<u>13,250</u>	<u>2,341,766</u>
EXPENDITURE ON			
Charitable activities			
Charitable Activities	<u>2,253,146</u>	<u>26,413</u>	<u>2,279,559</u>
NET INCOME/(EXPENDITURE)	75,370	(13,163)	62,207
Transfers between funds	<u>(166)</u>	<u>166</u>	<u>-</u>
Net movement in funds	75,204	(12,997)	62,207

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

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	1,476,769	85,134	1,561,903
TOTAL FUNDS CARRIED FORWARD	<u>1,551,973</u>	<u>72,137</u>	<u>1,624,110</u>

12. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to freehold property £	Improvements to leasehold property £
COST			
At 1 April 2023	157,000	236,732	59,000
Additions	-	-	-
At 31 March 2024	<u>157,000</u>	<u>236,732</u>	<u>59,000</u>
DEPRECIATION			
At 1 April 2023	15,700	23,612	59,000
Charge for year	3,140	4,735	-
At 31 March 2024	<u>18,840</u>	<u>28,347</u>	<u>59,000</u>
NET BOOK VALUE			
At 31 March 2024	<u>138,160</u>	<u>208,385</u>	-
At 31 March 2023	<u>141,300</u>	<u>213,120</u>	-
	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2023	17,357	34,136	504,225
Additions	-	17,664	17,664
At 31 March 2024	<u>17,357</u>	<u>51,800</u>	<u>521,889</u>
DEPRECIATION			
At 1 April 2023	16,114	32,556	146,982
Charge for year	249	5,113	13,237
At 31 March 2024	<u>16,363</u>	<u>37,669</u>	<u>160,219</u>
NET BOOK VALUE			
At 31 March 2024	<u>994</u>	<u>14,131</u>	<u>361,670</u>
At 31 March 2023	<u>1,243</u>	<u>1,580</u>	<u>357,243</u>

WHAG

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

13. SOCIAL INVESTMENTS

	<u>Freehold Social Investment Property</u> £	<u>Leasehold Social Investment Property</u> £	<u>Improvements to Social Investment Property</u> £	<u>TOTAL</u> £
Cost at 1st April 2023	423,333	1,023,267	0	1,446,600
Additions	0	660,492	26,028	686,520
Cost at 31st March 2024	423,333	1,683,759	26,028	2,133,120
Depreciation at 1st April 2023	8,466	24,393	0	32,859
Charge for the year	8,297	33,187	521	42,005
Depreciation at 31st March 2024	16,763	57,580	521	74,864
Net Book Value at 31st March 2024	406,570	1,626,179	25,507	2,058,256
Net Book Value at 31st March 2023	414,867	998,874	0	1,413,741

See accounting policy notes detailing the FRS 102 and SORP requirements.

The investment property is being depreciated in line with the SORP requirements in respect of social housing.

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade debtors	81,127	22,427
Other debtors	6,001	4,989
Prepayments and accrued income	92,858	50,398
	<u>179,986</u>	<u>77,814</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade creditors	48,096	70,643
Social security and other taxes	20,175	16,105
Other creditors	25,000	25,000
Pension creditor	3,952	3,441
Accruals	100,959	66,099
Deferred income	6,655	20,000
	<u>204,837</u>	<u>201,288</u>

Deferred income relates to amounts received for future periods.

	2024 £	2023 £
Deferred income at 1 April 2023	20,000	15,606
Amount released in the year	(20,000)	(15,606)
Amount deferred in the year	6,655	20,000
Deferred income at 31 March 2024	<u>6,655</u>	<u>20,000</u>

WHAG

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

16. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2024 £	2023 £
Other loans (see note 17)	<u>2,150,000</u>	<u>1,650,000</u>

17. LOANS

Other loans are secured by a fixed charge on the social investment properties purchased and the Rent bank account.

	2024 £	2023 £
Loans due after 5 years	<u>2,150,000</u>	<u>1,650,000</u>

The loan is repayable in full by September 2033. Interest is paid quarterly based on the net of income, repairs, insurance and management costs of the social investment properties purchased (2024 £53,645).

18. LEASING AGREEMENTS

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

	2024 £	2023 £
Within one year	<u>48,604</u>	<u>21,308</u>
Between one and five years	<u>529,245</u>	<u>647,409</u>
	<u>577,849</u>	<u>668,717</u>

Some of the leasing agreements are on a rolling term and either the lessee or the lessor can cancel the rental agreement giving a months notice, therefore the commitment at the year end is a monthly rent payment.

19. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	1,241,663	27,151	10,000	1,278,814
IT Replacement fund	15,000	-	-	15,000
Property maintenance fund	10,000	-	10,000	20,000
Building fund	65,310	3,342	-	68,652
Head office running costs	220,000	-	(20,000)	200,000
	<u>1,551,973</u>	<u>30,493</u>	<u>-</u>	<u>1,582,466</u>
Restricted funds				
White ribbon	355	(355)	-	-
GMP Rochdale Strive funding	3,505	(2,505)	-	1,000
Knitting Nans - Children	386	-	-	386
Festival Church - Beautiful Project	250	-	-	250
Womens Aid - Trauma	275	(275)	-	-
CCF Grant	399	(399)	-	-
Windfall grant	35,425	(24,413)	-	11,012
MHCLG	8,913	(8,431)	-	482
Sports England Fund	650	(650)	-	-
Womens Activities	12,007	-	-	12,007
GMCA Target Hardening	8,250	-	-	8,250
Eaton Fund	1,722	3,278	-	5,000
	<u>72,137</u>	<u>(33,750)</u>	<u>-</u>	<u>38,387</u>
TOTAL FUNDS	<u>1,624,110</u>	<u>(3,257)</u>	<u>-</u>	<u>1,620,853</u>

WHAG

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

19. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,395,786	(2,368,635)	27,151
Building fund	4,900	(1,558)	3,342
	<u>2,400,686</u>	<u>(2,370,193)</u>	<u>30,493</u>
Restricted funds			
White ribbon	-	(355)	(355)
GMP Rochdale Strive funding	-	(2,505)	(2,505)
Womens Aid - Trauma	-	(275)	(275)
CCF Grant	-	(399)	(399)
Windfall grant	-	(24,413)	(24,413)
MHCLG	-	(8,431)	(8,431)
Sports England Fund	-	(650)	(650)
Eaton Fund	5,000	(1,722)	3,278
	<u>5,000</u>	<u>(38,750)</u>	<u>(33,750)</u>
TOTAL FUNDS	<u><u>2,405,686</u></u>	<u><u>(2,408,943)</u></u>	<u><u>(3,257)</u></u>

WHAG

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

19. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	1,172,659	75,370	(6,366)	1,241,663
IT Replacement fund	15,000	-	-	15,000
Property maintenance fund	10,000	-	-	10,000
Building fund	65,310	-	-	65,310
Head office running costs	135,800	-	84,200	220,000
Business development post	38,000	-	(38,000)	-
Voluntary Co-ordinator post	40,000	-	(40,000)	-
	<u>1,476,769</u>	<u>75,370</u>	<u>(166)</u>	<u>1,551,973</u>
Restricted funds				
White ribbon	355	-	-	355
CWaC Play Therapy	1,325	(1,325)	-	-
GMP Rochdale Strive funding	3,505	-	-	3,505
Knitting Nans - Children	386	-	-	386
Festival Church - Beautiful Project	250	-	-	250
Womens Aid - Trauma	275	-	-	275
CCF Grant	1,464	(1,065)	-	399
Windfall grant	35,425	-	-	35,425
MHCLG	11,196	(2,283)	-	8,913
Sports England Fund	650	-	-	650
CCF/S Morgan Fund	610	(776)	166	-
L Michie Fund	756	(756)	-	-
DEFRA	16,930	(16,930)	-	-
Womens Activities	12,007	-	-	12,007
GMCA Target Hardening	-	8,250	-	8,250
Eaton Fund	-	1,722	-	1,722
	<u>85,134</u>	<u>(13,163)</u>	<u>166</u>	<u>72,137</u>
TOTAL FUNDS	<u>1,561,903</u>	<u>62,207</u>	<u>-</u>	<u>1,624,110</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,328,516	(2,253,146)	75,370
Restricted funds			
CWaC Play Therapy	-	(1,325)	(1,325)
CCF Grant	-	(1,065)	(1,065)
MHCLG	-	(2,283)	(2,283)
CCF/S Morgan Fund	-	(776)	(776)
L Michie Fund	-	(756)	(756)
DEFRA	-	(16,930)	(16,930)
GMCA Target Hardening	8,250	-	8,250
Eaton Fund	5,000	(3,278)	1,722
	<u>13,250</u>	<u>(26,413)</u>	<u>(13,163)</u>
TOTAL FUNDS	<u>2,341,766</u>	<u>(2,279,559)</u>	<u>62,207</u>

WHAG

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

19. MOVEMENT IN FUNDS - continued

Transfers between funds

The transfers between funds mainly relate to movements on designated funds following the designation by the trustees. There were three transfers on restricted funds, these were to cover a restricted deficit which was covered by unrestricted funds in the same geographical area.

20. RELATED PARTY DISCLOSURES

A K Rhodes-Dawson, who is the Chief Executive Officer is also a trustee of WHAG and was a director of WHAG CIC prior to it being dissolved. She received no remuneration as a trustee and resigned as a trustee on 14th October 2024.

Listed below are additional related party disclosures:

The partner of the CEO was paid £1,950 for maintenance work.

The son of the CEO was paid £21,197 for office administration remuneration

The brother in law of the CEO was paid £6,506 as a property consultant.

21. UNRESTRICTED FUNDS

IT Replacement fund

This was originally designated in 2005, as funds set aside for the replacement of IT systems and maintenance. The server was replaced during 2014 and IT equipment replaced in 2017. Due to the purchase of the new head office and equipment, this funding was allocated, but the trustees have considered it prudent to designate £15,000 going forward.

Property Maintenance fund

The Trustees consider it prudent to designate £20,000 per annum on a 3 year property maintenance fund.

Building fund

The building fund was established in 2012 with a view to the charity investing in rental property. In 2013 a property was purchased and it is the Trustees intention to purchase another if a suitable investment is available. The property purchased is currently classified as a social investment. Movement on the fund reflects rental income and costs for the year.

Head office running costs

The trustees have designated £200,000 towards future running costs of the new head office.

22. RESTRICTED FUNDS

White Ribbon

Funding received from Bury Council to buy emergency bags (packs) for women fleeing / experiencing domestic violence.

CWaC Play Therapy

£5,000 was provided to help with the play therapy scheme at Ellesmere Port Refuge Project.

GMP Rochdale STRIVE

£4,498 was provided by Greater Manchester Police in relation to Rochdale STRIVE victims for Women's Housing Action Group to provide "peer to peer" sessions.

Knitting Nans- Children

£263 was provided by "Knitting Nans" in respect of children in previous years, and an additional £123 was provided this year.

Festival Church

Restricted to provide beauty therapy sessions for the residents in CWaC refuge.

Womens Aid - Trauma

Restricted to provide a safe space and improve quality of life for residents in CWaC refuge.

Cheshire Community Foundation (CCF)

Restricted funding towards play therapy in the CWaC refuge, dispersed properties and in resettlement.

Womens Group Work

Restricted to fund specific womens group work

WHAG

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

22. RESTRICTED FUNDS - continued

Windfall Fund

The Windfall grant received is to support a Play Worker at CWaC premises over a three year period from when the position is filled.

MHCLG Grant

Restricted funding from Cheshire West and Chester authority to support WHAG's additional expenditure for client wellbeing, and also for safe working and living environments for all staff and service users during Covid-19.

Sports England Fund

Funding received in Rochdale to purchase bikes and accessories for service users to promote active life and mental wellbeing during Covid-19.

CCF/S Morgan Fund

These combined funding streams are to provide wifi availability and any additional Covid-19 expenditure across all WHAG's properties throughout CWaC.

L Michie Fund

Donation to renovate an area for teenagers within the current playroom for service users in CWaC.

DEFRA

Funding from CWaC to support victims of Domestic abuse in the Chester area for items such as food and essential items when needed.

GMCA Target Hardening Fund

This fund is to be utilised to increase security measures on properties to ensure clients feel safe in their own houses, purchasing items such as window locks, bolts, window alarms and safety bars.

Eaton Fund

Grant received to improve client quality of life, and making home life safer and enable independent living.

WHAG

England & Wales - Charity number 1081032

Accounts

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023
FOR
WHAG
(A COMPANY LIMITED BY GUARANTEE)**

DRAFT

Wyatt Morris Golland Ltd
Statutory Auditors
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

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FOR THE YEAR ENDED 31 MARCH 2023**

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WHAG

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2023

TRUSTEES

Ms S Nugent
Ms H Waddington
Ms A B Rothwell (resigned 18.5.22)
Mrs A Havens (resigned 18.5.22)
Ms L V Bell
Ms S Amidar
A K Rhodes-Dawson
J C Michaels (appointed 24.5.22) (resigned 23.5.23)
L A Drabble
L Dabula (appointed 24.5.22)
C Aspin (appointed 24.5.22)
L Merlo (appointed 23.5.23)
N Large (appointed 23.5.23)
J Kovacs (appointed 23.5.23)

COMPANY SECRETARY

Ms C Carberry

REGISTERED OFFICE

185 Drake Street
ROCHDALE
Lancashire
OL11 1EF

REGISTERED COMPANY NUMBER 3294852 (England and Wales)

REGISTERED CHARITY NUMBER 1081032

AUDITORS

Wyatt Morris Golland Ltd
Statutory Auditors
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

BANKERS

Unity Trust Bank Plc
Four Brindleyplace
Birmingham
B1 2JB

CHIEF EXECUTIVE OFFICER

A K Rhodes-Dawson

WHAG

CHAIR'S REPORT FOR THE YEAR ENDED 31 MARCH 2023

This year saw the expansion of WHAG's own property portfolio following investment from our partner SASC, Social and Sustainable Capital. WHAG aspires for growth so we can provide suitable supported accommodation in the right locations for those that need it. Growing our own portfolio has been exciting and my thanks goes to the WHAG team for their hard work making this happen.

One of our key focuses has been quality and consistency across our projects. Quality standards and measures are in place to ensure people receive high quality accommodation and support whenever they access our services.

Our contract in Halton ended this year. We continue to serve Rochdale, Cheshire West and Chester as well as providing Domestic Abuse services for men, and training and resources for organisations and schools

In February, the government announced tougher measures for domestic abusers. Controlling and coercive behaviour will be considered in line with physical violence. This includes perpetrators being added to the violent and sex offender register if they are sentenced to a year or more. Tighter controls to protect people from control and coercion are appreciated. The impact can be huge. Everyone has the right to feel both physically and psychologically safe.

I also welcome the ask of police forces in England and Wales to treat violence against women and girls as a national threat alongside other crisis such as organised crime and child sexual abuse.

WHAG's Board of Non-Executive Directors has changed. Big thanks goes to Angela Havens who left us this year. Angela's contribution to the board has been fantastic and we will miss her high support and constructive challenge. I am pleased to be joined by new colleagues on the board. Jenny Kovac, a former housing professional with a background in property services and development. Natalie Large, a civil servant who specialises in change delivery. Lucy Merlo who is a Specialist assessor and Teacher of special needs students and Olivia Drabble a Coach and NLP EFT Therapist. I am thrilled to work with such talented women.

Finally I want to acknowledge the women and men who live in our accommodation and access our services. You can read some of their stories on our website. Their personal accounts and letters to WHAG staff are humbling and I am always moved by their personal resilience. My gratitude goes to them and all WHAG staff and partners who provide Domestic Abuse services. We won't rest until everyone feels empowered and safe.

WHAG

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 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 31 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

Objects of the charity, principle activities and organisation of our work

WHAG is constituted as a Company Limited by Guarantee, and is, therefore, governed by a Memorandum and Articles of Association. The charity's purpose as set out in the objectives in the Memorandum of Association are to:

Provide high quality temporary accommodation support and information to women, their children and men and women experiencing or fleeing domestic abuse who are vulnerable or in housing need.

The Trustees meet every quarter and attend 2 away days per annum plus any additional training. The Senior Leadership Team is made up of the Chief Executive Officer (CEO), Head of Operations (HO) Finance Manager (FM), Business and Development Manager (BDM) and the HR Manager. Three Service Managers (SM) manage the day to day operations and services. Project staff are employed to support clients with a further team providing administration and financial support to the whole organisation.

Public benefit

How our activities deliver public benefit

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, planning future activities and setting policies for the year as can be seen below.

The charity's purpose as set out in the objectives in the company's Memorandum of Association are to:

Provide high quality temporary accommodation support and information to women, their children and men and women experiencing or fleeing domestic abuse who are vulnerable or in housing need.

Enable clients to take responsibility for planning, problem solving and decision making which will eventually lead them to live independently and make a positive contribution to the community appropriate to their individual needs and preferences.

Encourage clients to take responsibility for their own learning and development in line with their potential and opportunities.

Some of our funding restricts us to give priority to local people and we currently work with over 170 women over 5 services on a weekly basis.

Equal opportunity is important to us and we are proud to have bilingual staff able to give support to clients whose first language is not English.

Group work and service user participation is an important focus of our work, helping to give clients confidence, social and life skills to enable them to maintain their own tenancies and to integrate fully in their communities.

The impact of our work feeds into the domestic abuse and homelessness strategies in the boroughs in which WHAG works helping to reduce domestic abuse and homelessness as our clients are empowered to maintain their own tenancies with less and less support. As our clients take more responsibility for their own lives, there is less impact on emergency and statutory provisions, as individuals and families they are able to manage their own affairs and are less likely to enter the cycle of homelessness or abusive relationships again.

WHAG actively support training of social work students by accepting them on placement and have partnerships with three universities.

By providing high quality support and advocacy within key areas such as personal safety, budgeting, training, employment, social skills and community participation our clients move towards participation in their communities, maintaining tenancies and building in confidence in day to day independent living.

WHAG

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

OBJECTIVES AND ACTIVITIES

Social investments

WHAG continues to explore how it can make social investment contribute to its aims and objectives. WHAG works towards adding social value and reducing carbon footprint throughout its services by reducing waste and energy consumptions. WHAG is partnered with fare share and receives weekly food donations from Aldi, Greggs and Marks and Spencers reducing food waste across the areas that we work.

This year WHAG brought its sister organisation UP back into the charity to support WHAG's prevention work and training delivery of Healthy relationships. Supporting clients and the wider community to understand the effects of domestic abuse and homelessness has on individuals and families. Organisationally we visit schools and colleges and input into the community to raise awareness and promote healthy relationships and reduce homelessness. We continue to look at how we can expand WHAG owned self contained accommodation to give those we work with more choice and quicker access to safer housing options.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

This year saw the charity retain its Investor in People quality mark. The organisation has also expanded its own property portfolio following investment from our partner SASC, Social and Sustainable Capital. WHAG aspires for growth so we can provide suitable safe, supported accommodation in the right locations for those that need it. Growing our own portfolio has been exciting and the difference that it is making to our offer is plain to see when individuals and families move into these properties

Most of WHAG's income continues to come from the contracts that it holds with local authorities. We have also this year had grants from Changing Futures, Rochdale Borough Council and Burdens fund to expand our service provision and provide additional safe accommodation.

We also continue to look at how we can build fundraising and sponsorship opportunities.

One of our key focuses has been quality and consistency across our projects. Quality standards and measures are in place to ensure people receive high quality accommodation and support whenever they access our services.

Our support contract in Halton ended this year. However, we continue to provide services in Rochdale and Cheshire West and Chester and these services include vulnerable homeless women, Domestic Abuse support and Young parents and complex case work, all of which involve accommodation provision.

In February 2023, the government announced tougher measures for perpetrators of domestic abuse to include controlling and coercive behaviour and this will now be considered in line with the statutory definition of domestic abuse. Perpetrators will now be added to the violent and sex offender register if they are sentenced to a year or more. Tighter controls to protect people from control and coercion are appreciated, as the impact can be huge. Everyone has the right to feel both physically and psychologically safe and we aim to raise awareness of these changes to our client group and the wider community.

This year WHAG has provided support to 1011 clients with 992 linked children. We have completed 4 social work placements and have 4 apprentice placements ongoing. WHAG continue to provide services on limited budgets and income. We ensure all spending is prudent and best value for money whilst meeting the needs of all the service areas.

Fundraising activities

WHAG received several donations from local partner agencies and local unions in the boroughs we work in. We have been involved in bucket collections at local football clubs, the Bury 10k run, Marks and Spencer donations, as well as receiving several donations of furniture and toiletries for clients. WHAG will continue to increase the networking and fundraising stance throughout the local communities and social media to raise awareness around our services and increase our fundraising efforts.

FINANCIAL REVIEW

Transactions and financial position

During the year there was an excess of income over expenditure which has been rolled into the reserves brought forward, in accordance with the charity's reserves policy.

The financial position of the charity as at 31st March 2023 was:

	£
Unrestricted funds - General	1,241,663
Unrestricted funds - Designated	310,310
Restricted funds	72,137

Total funds	1,624,110
	=====

WHAG

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

FINANCIAL REVIEW

Investment policy and objectives

WHAG recognise that as a charity, monies should be spent to further charitable aims. We believe that there is scope for some investment that will support us to increase and improve service and provide income to the organisation. At the year-end we have some funds in high interest bank accounts.

WHAG has also purchased 12 properties over the year. These properties are let to provide accommodation to our client group. WHAG also own one property that is currently rented on a commercial rent that will be used as part of our support offer when it next becomes vacant. WHAG also own a property which serves as a head office and training centre, and is an investment for WHAG's future and provides an income to the organisation through rental.

Reserves policy

The present level of funding is adequate to support the work of the charity for the medium term and the Trustees consider the financial position of the charity to be satisfactory. The Trustees acknowledge their responsibility as an employer to provide a stable financial footing for the organisation to operate and develop from, and to be prudent in its financial management.

It is with this in mind that the organisation tries to maintain general reserves of £400,000, should any of our contract funding cease unexpectedly.

In addition we have designated funds for Property Maintenance Contingency of £10,000, IT of £15,000, Head Office Running Costs (includes underfunded posts) of £220,000, and a Building fund of £65,310.

When designated funds of £310,310 are excluded, the free reserves of the charity are negative £529,320.

The negative free reserves are due to the social investment properties bought in the year which are offset with a loan, the loan is not included in the free reserves calculation. If the net book value of the new investment properties of £1,383,260 is excluded from the free reserves calculation the adjusted free reserves would be £853,940. This is not a financial going concern issue to WHAG as the recent properties purchased have been funded via a mortgage through a social investment philanthropic company. All the properties are in effect "owned" by the social investment company through the loan funding, and if sold would pay off the loan, leaving WHAG with sufficient free reserves.

Whilst there are always concerns over viability in uncertain times, the Trustees retain their confidence in the Charity's present financial position.

Going concern

There are no current uncertainties of the charity continuing as a going concern. The charity reserves remain at a healthy level and the trustees are confident in the charity's future achievements.

FUTURE PLANS

In the coming year WHAG will continue to look for contract and grant opportunities to extend its services.

The organisation will also restructure this year to ensure that it continues to provide excellent support services and has the correct staffing in place to plan for the future.

How the organisation communicates internally will be reviewed and standards for the organisation and leadership team reviewed and updated.

Annual salaries will be reviewed after completion of an external benchmarking exercise to review remuneration and benefits.

WHAG will also continue to increase their property portfolio further.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, its Memorandum & Articles of Association, and constitutes a limited company, limited by guarantee, and registered in England & Wales. The charity is a non-profit making body, which was established to provide good quality temporary accommodation and/or outreach and support to women and men, and their children threatened or fleeing domestic abuse, and women who are experiencing or facing homelessness.

There were 9 members at the year end and their guarantee to the company is £1.

WHAG

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The organisational structure of WHAG is as follows:

WHAG board of Trustees with separate Sub Groups

CEO - to provide leadership and strategic management as directed by the Board of Trustees; to ensure that the organisation delivers its services in line with WHAG's core vision and values; Health and safety and human resources lead

Business manager - responsible for business growth, tenders, grants, IT, marketing, social media and fundraising; GDPR lead

Finance manager - responsible for overseeing WHAG finance ; Company secretary; manages the finance team.

HR manager - responsibility for human resources

Operations manager - responsible for providing leadership to the operational team and ensuring the delivery of high quality services to all of our clients. Safeguarding lead; Organisational Deputy

Service managers for each area - Rochdale; Chester/Cheshire; Halton who oversee the Volunteer Co-ordinator, administrative team and the team leaders over each service team.

Directors and trustees

All trustees are directors of the company and sit as a Board of Trustees, these are named on page 1, and served as directors throughout the year, from the date of appointment or to the date of resignation as noted on page 1. The directors are appointed in accordance with the Memorandum and Articles of Association. The directors have authority to appoint trustees, but the number of trustees shall not exceed fifteen. The trustees are trained and guided by the other trustees and appropriate courses.

A K Rhodes-Dawson, the CEO is also a trustee due to her experience and the need for more accountability as the charity progresses, additional details are in Note 10 to the accounts. She does not get paid for her duties as a trustee. All trustees give their time voluntarily and receive no benefits from the charity and declare any conflicts of interest at the start of each board meeting.

We aim for diverse experience amongst our board members and have introduced the use of regular board effectiveness reviews to test our skills and knowledge and develop our gaps. New board members have been recruited on this basis and we continue to seek new members through advertisement and networking. All Trustees undertake training through national governance courses and through regular in-house training. New and prospective Trustees attend one or two board meetings prior to election to the board and this is followed by induction and mentoring, normally led by the chair of the Trustees.

The senior lead team (SLT) are guided by the board, and the strategy and business plan that is agreed every 2-3 years and reported on quarterly. The SLT report on organisational risk and present financial information quarterly. There is an ARCI model in place that explains accountabilities. THE SLT are clear of their responsibilities.

Benchmarking takes place on a 5 yearly basis to look at pay and remuneration, local authority pay scales are currently followed broadly and all staff are on a pay scale and all staff receive the real living wage.

Related parties

The charity requires all trustees and employees to declare related party and other interests as they arise.

Other than as shown in the notes to the accounts, no other material related party transactions and interests were identified during the year.

Risk management

WHAG has a risk register which the Trustees review a minimum of quarterly to ensure that the board is taking all the necessary steps to maintain stability for the charity and its projects.

The Board undertakes a quarterly review of business plan progress paying particular interest to any milestones off track or that require further assurance. Golden rules are in place which clearly identify the business critical areas that the charity depends on for stability.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of WHAG 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).

WHAG

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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.

AUDITORS

The auditors, Wyatt Morris Golland Ltd, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on and signed on its behalf by:

.....
Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF WHAG

Opinion

We have audited the financial statements of WHAG (the 'charitable company') for the year ended 31 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 31 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; 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 TRUSTEES OF WHAG

Our responsibilities for the audit of the financial statements

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue 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:

The extent to which the audit was considered capable of detecting irregularities including fraud.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;

- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of charities;

- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities Act 2011 and Companies Act 2006 and

- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence where necessary,

- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud and

- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;

- tested journal entries to identify unusual transactions;

- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and

- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;

- enquiring of management as to actual and potential litigation and claims; and

- reviewing correspondence with HMRC.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF WHAG

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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 trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wyatt Morris Golland Ltd
Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

Date:

DRAFT

WHAG

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

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	305,821	13,250	319,071	188,545
Charitable activities	5				
Charitable Activities		1,957,968	-	1,957,968	1,853,225
Investment income	4	54,532	-	54,532	14,621
Other income		10,196	-	10,196	19,351
Total		<u>2,328,517</u>	<u>13,250</u>	<u>2,341,767</u>	<u>2,075,742</u>
EXPENDITURE ON					
Raising funds	6	71,823	-	71,823	864
Charitable activities	7				
Charitable Activities		2,181,324	26,413	2,207,737	1,926,189
Total		<u>2,253,147</u>	<u>26,413</u>	<u>2,279,560</u>	<u>1,927,053</u>
NET INCOME/(EXPENDITURE)		75,370	(13,163)	62,207	148,689
Transfers between funds	20	(166)	166	-	-
Net movement in funds		<u>75,204</u>	<u>(12,997)</u>	<u>62,207</u>	<u>148,689</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		1,476,769	85,134	1,561,903	1,413,214
TOTAL FUNDS CARRIED FORWARD		<u><u>1,551,973</u></u>	<u><u>72,137</u></u>	<u><u>1,624,110</u></u>	<u><u>1,561,903</u></u>

The notes form part of these financial statements

WHAG

**BALANCE SHEET
31 MARCH 2023**

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	13	357,243	-	357,243	367,011
Social investments	14	1,413,740	-	1,413,740	31,102
		<u>1,770,983</u>	<u>-</u>	<u>1,770,983</u>	<u>398,113</u>
CURRENT ASSETS					
Debtors	15	77,814	-	77,814	124,587
Cash at bank and in hand		1,554,464	72,137	1,626,601	1,527,410
		<u>1,632,278</u>	<u>72,137</u>	<u>1,704,415</u>	<u>1,651,997</u>
CREDITORS					
Amounts falling due within one year	16	(201,288)	-	(201,288)	(288,207)
NET CURRENT ASSETS		<u>1,430,990</u>	<u>72,137</u>	<u>1,503,127</u>	<u>1,363,790</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>3,201,973</u>	<u>72,137</u>	<u>3,274,110</u>	<u>1,761,903</u>
CREDITORS					
Amounts falling due after more than one year	17	(1,650,000)	-	(1,650,000)	(200,000)
NET ASSETS		<u>1,551,973</u>	<u>72,137</u>	<u>1,624,110</u>	<u>1,561,903</u>
FUNDS	20				
Unrestricted funds				1,551,973	1,476,769
Restricted funds				72,137	85,134
TOTAL FUNDS				<u>1,624,110</u>	<u>1,561,903</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

WHAG

BALANCE SHEET - continued
31 MARCH 2023

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

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

.....
Trustee

DRAFT

WHAG

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

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	<u>60,297</u>	<u>307,641</u>
Net cash provided by operating activities		<u>60,297</u>	<u>307,641</u>
Cash flows from investing activities			
Purchase of mixed motive investments		<u>(1,411,490)</u>	<u>-</u>
Interest received		<u>384</u>	<u>1,043</u>
Net cash (used in)/provided by investing activities		<u>(1,411,106)</u>	<u>1,043</u>
Cash flows from financing activities			
New loans in year		<u>1,450,000</u>	<u>200,000</u>
Net cash provided by financing activities		<u>1,450,000</u>	<u>200,000</u>
Change in cash and cash equivalents in the reporting period		<u>99,191</u>	<u>508,684</u>
Cash and cash equivalents at the beginning of the reporting period		<u>1,527,410</u>	<u>1,018,726</u>
Cash and cash equivalents at the end of the reporting period		<u><u>1,626,601</u></u>	<u><u>1,527,410</u></u>

The notes form part of these financial statements

WHAG

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

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

	2023	2022
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	62,207	148,689
Adjustments for:		
Depreciation charges	38,620	10,480
Interest received	(384)	(1,043)
Decrease in debtors	46,773	28,802
(Decrease)/increase in creditors	(86,919)	120,713
Net cash provided by operations	60,297	307,641

2. ANALYSIS OF CHANGES IN NET FUNDS/(DEBT)

	At 1.4.22 £	Cash flow £	At 31.3.23 £
Net cash			
Cash at bank and in hand	1,527,410	99,191	1,626,601
	1,527,410	99,191	1,626,601
Debt			
Debts falling due after 1 year	(200,000)	(1,450,000)	(1,650,000)
	(200,000)	(1,450,000)	(1,650,000)
Total	1,327,410	(1,350,809)	(23,399)

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

1. 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.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income, it is probable that the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

Voluntary income is received by way grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. When donors impose conditions the income is deferred and not included in incoming resources until the preconditions for use have been met.

Income from government and other LA grants, whether 'capital' grants or 'revenue' grants, are recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Incoming resources from charitable activities include rent and housing benefits receivable and support charges receivable and are recorded in the Statement of Financial Activities in the year in which they are receivable.

Investment income is included when receivable.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these financial statements.

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. The irrecoverable element of VAT is included with the item of expense to which it relates.

" Costs of raising funds" include costs associated with generating incoming resources from all sources other than from undertaking charitable activities. This currently includes property costs associated with the social investment properties owned by WHAG.

" Resources expended on charitable activities" include all the resources applied by the charity in its undertaking to meet the charitable objectives of providing good quality temporary accommodation and quality support services to vulnerable women aged 16 plus and their children and male victims of domestic violence, who are homeless and/or threatened with homelessness or experiencing domestic violence.

" Support costs" include those costs incurred in the governance of the charity's assets and are associated with constitutional requirements.

Government grants - covid 19

Government grants are recognised when there is reasonable assurance that the charity will comply with the conditions attaching to the grant and the grant will be received.

Following the outbreak of the Covid-19 Pandemic the company furloughed members of staff and took advantage of the government job retention scheme. Grant income is accrued for in the period matching the period the wages were due for. The charity also received Covid-19 grants from the local authority to assist their service users and staff to cope with the additional aspects Covid-19 has inflicted.

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
Improvements to leasehold property	- Straight line over 5 years
Fixtures and fittings	- 20% on reducing balance

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

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Computer equipment - 20% on cost

The leasehold property improvements are written off over the period of the lease which is 5 years.

Where assets are purchased for use by a beneficiary they are written off in the year of purchase.

If an asset is valued at less than £1000, it is not capitalised but written off in the year of purchase.

At each balance sheet date, the Charity reviews the carrying amounts of its property, plant and equipment to determine whether there is any indication that any items of property, plant and equipment have suffered an impairment loss. If any such indication exists, the recoverable amount of an asset is estimated in order to determine the extent of the impairment loss, if any. Where it is not possible to estimate the recoverable amount of the assets, the Company estimates the recoverable amount of the cash-generating unit to which the asset belongs.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. Impairment loss is recognised as an expense immediately.

Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount and would have been determined (net of depreciation) had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised as income immediately.

Social investments

The properties held under investments are used as social housing and as such is treated as a social investment. It is treated similar to plant and equipment; depreciation is provided over its expected useful life. The current rate is 2% pa on a reducing balance.

Where an impairment subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount and would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of impairment loss is recognised as income immediately.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Designated funds are funds set aside at the discretion of the directors out of unrestricted general funds and intended for specific future purposes or projects.

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.

Operating leasing commitments

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged as an expense as incurred.

Pension costs and other post-retirement benefits

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.

Financial instruments

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

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

1. ACCOUNTING POLICIES - continued

Financial instruments

Creditors and provisions

Creditors and provisions are recognised where the company has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. The bank loan is disclosed as being due after more than one year and secured by a fixed charge over the social investment properties bought with the loan, and a fixed charge over the Rent bank account used to drawdown the loan.

2. CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the process of applying the entity's accounting policies management have not made any judgements that would have a significant effect on the amounts recognised in the financial statements. No estimations have been made that would have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

3. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	12,058	9,536
Grants	307,013	179,009
	<u>319,071</u>	<u>188,545</u>

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

	2023	2022
	£	£
Complex Needs PANNE Cheshire	63,000	60,997
Other samll grants	2,113	-
St Martins	-	412
Eaton Fund	5,000	1,050
CWAC Therapy Grant	36,150	-
Action Together Grant	2,500	-
Children in Need	-	35,000
Glasspool Grant	-	200
GM Chamber	-	750
CWAC Household Support	70,000	60,000
CWAC Winter Poverty Fund	-	20,600
GMCA Target Hardening	8,250	-
Burdens Funding	110,000	-
Westminster Grant	10,000	-
	<u>307,013</u>	<u>179,009</u>

WHAG

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

4. INVESTMENT INCOME

	2023	2022
	£	£
Rents received	11,608	13,578
Investment rent and housing benefit received	42,540	-
Deposit account interest	384	1,043
	<u>54,532</u>	<u>14,621</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2023	2022
		£	£
Rent and housing benefit receivable	Charitable Activities	1,033,635	854,076
Support charges	Charitable Activities	924,333	999,149
		<u>1,957,968</u>	<u>1,853,225</u>

6. RAISING FUNDS

Raising donations and legacies

	2023	2022
	£	£
Investment related costs	71,823	864

Investment related costs comprise of repairs, maintenance, cleaning and other related costs on the charity's investment properties.

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 8)	Totals
	£	£	£
Charitable Activities	<u>2,174,437</u>	<u>33,300</u>	<u>2,207,737</u>

8. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Charitable Activities	<u>7,300</u>	<u>26,000</u>	<u>33,300</u>

9. NET INCOME/(EXPENDITURE)

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

	2023	2022
	£	£
Depreciation - owned assets	9,768	9,845
Auditors remuneration	8,520	8,100
Auditors remuneration - Accountancy	4,380	4,920
Provision against social investment	<u>28,865</u>	<u>635</u>

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

10. TRUSTEES' REMUNERATION AND BENEFITS

One trustee received remuneration for services other than as a trustee. The remuneration including pension amounted to £56,871 (2022 - £21,682). In addition there was a salary scheme loan. The balance outstanding at the year end was £721 repayable by 31 March 2024 (2022 - £600).

No other trustee received remuneration or benefits (2022 - £Nil).

Trustees' expenses

No trustees expenses were paid in the year (2022 - £Nil).

11. STAFF COSTS

	2023 £	2022 £
Wages and salaries	1,264,453	1,081,975
Social security costs	97,583	75,149
Other pension costs	22,207	15,011
	<u>1,384,243</u>	<u>1,172,135</u>

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

	2023	2022
Admin and management	15	14
Support	41	37
	<u>56</u>	<u>51</u>

No employees received emoluments in excess of £60,000.

The average weekly number of employees during the year is calculated on the basis of full time equivalents.

The combined salaries of the CEO, Administration and Finance Manager, and the Operations Manager were £144,300 for the year (2022 - £123,409).

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	153,545	35,000	188,545
Charitable activities			
Charitable Activities	1,853,225	-	1,853,225
Investment income	14,621	-	14,621
Other income	19,351	-	19,351
Total	<u>2,040,742</u>	<u>35,000</u>	<u>2,075,742</u>
EXPENDITURE ON			
Raising funds	864	-	864
Charitable activities			
Charitable Activities	1,843,012	83,177	1,926,189
Total	<u>1,843,876</u>	<u>83,177</u>	<u>1,927,053</u>
NET INCOME/(EXPENDITURE)	196,866	(48,177)	148,689

WHAG

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	1,279,905	133,309	1,413,214
TOTAL FUNDS CARRIED FORWARD	<u>1,476,771</u>	<u>85,132</u>	<u>1,561,903</u>

13. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to freehold property £	Improvements to leasehold property £
COST			
At 1 April 2022 and 31 March 2023	<u>157,000</u>	<u>236,732</u>	<u>59,000</u>
DEPRECIATION			
At 1 April 2022	<u>12,560</u>	<u>18,877</u>	<u>59,000</u>
Charge for year	<u>3,140</u>	<u>4,735</u>	<u>-</u>
At 31 March 2023	<u>15,700</u>	<u>23,612</u>	<u>59,000</u>
NET BOOK VALUE			
At 31 March 2023	<u>141,300</u>	<u>213,120</u>	<u>-</u>
At 31 March 2022	<u>144,440</u>	<u>217,855</u>	<u>-</u>
	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2022 and 31 March 2023	<u>17,357</u>	<u>34,136</u>	<u>504,225</u>
DEPRECIATION			
At 1 April 2022	<u>15,803</u>	<u>30,974</u>	<u>137,214</u>
Charge for year	<u>311</u>	<u>1,582</u>	<u>9,768</u>
At 31 March 2023	<u>16,114</u>	<u>32,556</u>	<u>146,982</u>
NET BOOK VALUE			
At 31 March 2023	<u>1,243</u>	<u>1,580</u>	<u>357,243</u>
At 31 March 2022	<u>1,554</u>	<u>3,162</u>	<u>367,011</u>

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

14. SOCIAL INVESTMENTS

	Other investments £
MARKET VALUE	
At 1 April 2022	35,110
Additions	1,411,490
At 31 March 2023	1,446,600
PROVISIONS	
At 1 April 2022	4,008
Provision for year	28,852
At 31 March 2023	32,860
NET BOOK VALUE	
At 31 March 2023	1,413,740
At 31 March 2022	31,102

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade debtors	22,427	56,515
Other debtors	4,989	600
Prepayments and accrued income	50,398	67,472
	77,814	124,587

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	70,643	113,562
Social security and other taxes	16,105	15,849
Other creditors	25,000	25,000
Pension creditor	3,441	3,043
Accruals and deferred income	86,099	130,753
	201,288	288,207

Deferred income relates to amounts received for future periods. At the year end it amounted to £20,000 (2022 - £15,606).

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

17. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2023	2022
	£	£
Other loans (see note 18)	<u>1,650,000</u>	<u>200,000</u>

18. LOANS

Other loans of £1,650,000 (2022 - £200,000) are secured by a fixed charge on the social investment properties purchased and the Rent bank account.

The loan is repayable in full by September 2033. Interest is paid quarterly based on the net of income, repairs, insurance and management costs of the social investment properties purchased.

19. LEASING AGREEMENTS

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

	2023	2022
	£	£
Within one year	21,308	119,036
Between one and five years	647,409	255,000
In more than five years	-	155,550
	<u>668,717</u>	<u>529,586</u>

Some of the leasing agreements are on a rolling term and either the lessee or the lessor can cancel the rental agreement giving a months notice, therefore the commitment at the year end is a monthly rent payment.

WHAG

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

20. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	1,172,659	75,370	(6,366)	1,241,663
IT Replacement fund	15,000	-	-	15,000
Property maintenance fund	10,000	-	-	10,000
Building fund	65,310	-	-	65,310
Head office running costs	135,800	-	84,200	220,000
Business development post	38,000	-	(38,000)	-
Voluntary Co-ordinator post	40,000	-	(40,000)	-
	<u>1,476,769</u>	<u>75,370</u>	<u>(166)</u>	<u>1,551,973</u>
Restricted funds				
White ribbon	355	-	-	355
CWaC Play Therapy	1,325	(1,325)	-	-
GMP Rochdale Strive funding	3,505	-	-	3,505
Knitting Nans - Children	386	-	-	386
Festival Church - Beautiful Project	250	-	-	250
Womens Aid - Trauma	275	-	-	275
CCF Grant	1,464	(1,065)	-	399
Windfall grant	35,425	-	-	35,425
MHCLG	11,196	(2,283)	-	8,913
Sports England Fund	650	-	-	650
CCF/S Morgan Fund	610	(776)	166	-
L Michie Fund	756	(756)	-	-
DEFRA	16,930	(16,930)	-	-
Womens Activities	12,007	-	-	12,007
GMCA Target Hardening	-	8,250	-	8,250
Eaton Fund	-	1,722	-	1,722
	<u>85,134</u>	<u>(13,163)</u>	<u>166</u>	<u>72,137</u>
TOTAL FUNDS	<u>1,561,903</u>	<u>62,207</u>	<u>-</u>	<u>1,624,110</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,328,517	(2,253,147)	75,370
Restricted funds			
CWaC Play Therapy	-	(1,325)	(1,325)
CCF Grant	-	(1,065)	(1,065)
MHCLG	-	(2,283)	(2,283)
CCF/S Morgan Fund	-	(776)	(776)
L Michie Fund	-	(756)	(756)
DEFRA	-	(16,930)	(16,930)
GMCA Target Hardening	8,250	-	8,250
Eaton Fund	5,000	(3,278)	1,722
	<u>13,250</u>	<u>(26,413)</u>	<u>(13,163)</u>
TOTAL FUNDS	<u>2,341,767</u>	<u>(2,279,560)</u>	<u>62,207</u>

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

20. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	979,431	193,228	1,172,659
IT Replacement fund	15,000	-	15,000
Property maintenance fund	10,000	-	10,000
Building fund	61,674	3,636	65,310
Head office running costs	135,800	-	135,800
Business development post	38,000	-	38,000
Voluntary Co-ordinator post	40,000	-	40,000
	<u>1,279,905</u>	<u>196,864</u>	<u>1,476,769</u>
Restricted funds			
White ribbon	355	-	355
CWaC Play Therapy	1,550	(225)	1,325
GMP Rochdale Strive funding	3,505	-	3,505
Knitting Nans - Children	386	-	386
Festival Church - Beautiful Project	250	-	250
Womens Aid - Trauma	275	-	275
CCF Grant	1,464	-	1,464
Womens Group work	12,143	(136)	12,007
Windfall grant	47,500	(12,075)	35,425
MHCLG	30,641	(19,445)	11,196
PCC Halton MHCLG	10,650	(10,650)	-
Sports England Fund	650	-	650
CCF/S Morgan Fund	2,614	(2,004)	610
L Michie Fund	1,326	(570)	756
DEFRA	20,000	(3,070)	16,930
	<u>133,309</u>	<u>(48,175)</u>	<u>85,134</u>
TOTAL FUNDS	<u>1,413,214</u>	<u>148,689</u>	<u>1,561,903</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,036,242	(1,843,014)	193,228
Building fund	4,500	(864)	3,636
	<u>2,040,742</u>	<u>(1,843,878)</u>	<u>196,864</u>
Restricted funds			
CWaC Play Therapy	-	(225)	(225)
Womens Group work	-	(136)	(136)
Windfall grant	-	(12,075)	(12,075)
MHCLG	-	(19,445)	(19,445)
PCC Halton MHCLG	-	(10,650)	(10,650)
CCF/S Morgan Fund	-	(2,004)	(2,004)
L Michie Fund	-	(570)	(570)
DEFRA	-	(3,070)	(3,070)
Children In Need	35,000	(35,000)	-
	<u>35,000</u>	<u>(83,175)</u>	<u>(48,175)</u>
TOTAL FUNDS	<u>2,075,742</u>	<u>(1,927,053)</u>	<u>148,689</u>

WHAG

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

20. MOVEMENT IN FUNDS - continued

Transfers between funds

The transfers between funds mainly relate to movements on designated funds following the designation by the trustees. There were three transfers on restricted funds, these were to cover a restricted deficit which was covered by unrestricted funds in the same geographical area.

21. RELATED PARTY DISCLOSURES

A CIC Company called "UP", but registered as "WHAG Community Enterprises CIC" (WHAG CIC) is closely linked to WHAG charity, this ceased in November 2022. During the year WHAG invoiced £90 to "UP". At 31st March 2023 included in Debtors was £57 relating to "UP".

Ms Hazel Waddington is a trustee for both WHAG and a director of WHAG CIC.

K Rhodes-Dawson, who is the Chief Executive Office is also a director on the board of WHAG CIC and a Trustee of WHAG during the year. More related party details in Note 10.

22. UNRESTRICTED FUNDS

IT Replacement fund

This was originally designated in 2005, as funds set aside for the replacement of IT systems and maintenance. The server was replaced during 2014 and IT equipment replaced in 2017. Due to the purchase of the new head office and equipment, this funding was allocated, but the trustees have considered it prudent to designate £15,000 going forward.

Property Maintenance fund

The Trustees consider it prudent to designate £10,000 per annum on a 3 year property maintenance fund.

Building fund

The building fund was established in 2012 with a view to the charity investing in rental property. In 2013 a property was purchased and it is the Trustees intention to purchase another if a suitable investment is available. The property purchased is currently classified as a social investment. Movement on the fund reflects rental income and costs for the year.

Head office running costs

The trustees have designated £220,000 towards future running costs of the new head office.

23. RESTRICTED FUNDS

White Ribbon

Funding received from Bury Council to buy emergency bags (packs) for women fleeing / experiencing domestic violence.

CWaC Play Therapy

£5,000 was provided to help with the play therapy scheme at Ellesmere Port Refuge Project.

GMP Rochdale STRIVE

£4,498 was provided by Greater Manchester Police in relation to Rochdale STRIVE victims for Women's Housing Action Group to provide "peer to peer" sessions.

Knitting Nans- Children

£263 was provided by "Knitting Nans" in respect of children in previous years, and an additional £123 was provided this year.

Festival Church

Restricted to provide beauty therapy sessions for the residents in CWaC refuge.

Womens Aid - Trauma

Restricted to provide a safe space and improve quality of life for residents in CWaC refuge.

Cheshire Community Foundation (CCF)

Restricted funding towards play therapy in the CWaC refuge, dispersed properties and in resettlement.

Womens Group Work

Restricted to fund specific womens group work

WHAG

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

23. RESTRICTED FUNDS - continued

Windfall Fund

The Windfall grant received is to support a Play Worker at CWaC premises over a three year period from when the position is filled.

MHCLG Grant

Restricted funding from Cheshire West and Chester authority to support WHAG's additional expenditure for client wellbeing, and also for safe working and living environments for all staff and service users during Covid-19.

Sports England Fund

Funding received in Rochdale to purchase bikes and accessories for service users to promote active life and mental wellbeing during Covid-19.

CCF/S Morgan Fund

These combined funding streams are to provide wifi availability and any additional Covid-19 expenditure across all WHAG's properties throughout CWaC.

L Michie Fund

Donation to renovate an area for teenagers within the current playroom for service users in CWaC.

DEFRA

Funding from CWaC to support victims of Domestic abuse in the Chester area for items such as food and essential items when needed.

GMCA Target Hardening Fund

This fund is to be utilised to increase security measures on properties to ensure clients feel safe in their own houses, purchasing items such as window locks, bolts, window alarms and safety bars.

Eaton Fund

Grant received to improve client quality of life, and making home life safer and enable independent living.

WHAG

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	12,058	9,536
Grants	307,013	179,009
	319,071	188,545
Investment income		
Rents received	11,608	13,578
Investment rent and housing benefit received	42,540	-
Deposit account interest	384	1,043
	54,532	14,621
Charitable activities		
Rent and housing benefit receivable	1,033,635	854,076
Support charges	924,333	999,149
	1,957,968	1,853,225
Other income		
Training fees receivable	7,502	2,488
Sundry income	2,694	16,863
	10,196	19,351
Total incoming resources	2,341,767	2,075,742
EXPENDITURE		
Raising donations and legacies		
Investment related costs	71,823	864
Charitable activities		
Wages	1,264,453	1,081,975
Social security	97,583	75,149
Pensions	22,207	15,011
Rent, rates and service charges	335,179	301,868
Insurance	12,055	8,762
Heat, light and water	71,162	77,445
Telephone	20,208	24,310
Printing, postage and stationery	15,053	8,081
Staff travel and subsistence	11,133	9,618
Sundries	6,370	7,198
Healthcare	3,119	2,850
Recruitment, training and related costs	33,824	28,815
Repairs, maintenance and cleaning	216,119	215,632
Tenants' activities and support	25,984	27,707
Grant repaid	429	9,239
Bad debts	939	-
Freehold property	3,140	3,140
Long leasehold	33,587	5,370
Fixtures and fittings	311	388
Carried forward	2,172,855	1,902,558

WHAG

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

	2023 £	2022 £
Charitable activities		
Brought forward	2,172,855	1,902,558
Computer equipment	1,582	1,582
	<u>2,174,437</u>	<u>1,904,140</u>
Support costs		
Finance		
Bank charges	7,300	507
Governance costs		
Accountancy fees	4,380	4,920
Audit fee	8,520	8,100
Legal and professional fees	13,100	8,522
	<u>26,000</u>	<u>21,542</u>
Total resources expended	<u>2,279,560</u>	<u>1,927,053</u>
Net income	<u>62,207</u>	<u>148,689</u>

WHAG

England & Wales - Charity number 1081032

Accounts

to file

REGISTERED COMPANY NUMBER: 3294852 (England and Wales)
REGISTERED CHARITY NUMBER: 1081032

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022
FOR
WHAG
(A COMPANY LIMITED BY GUARANTEE)**

Wyatt, Morris, Golland Ltd
Statutory Auditors
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

WHAG

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FOR THE YEAR ENDED 31 MARCH 2022**

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WHAG

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2022**

TRUSTEES	Ms S Nugent Ms H Waddington Ms A B Rothwell Mrs A Havens Ms L V Bell Ms S Perry A K Rhodes-Dawson (appointed 9.11.21)
COMPANY SECRETARY	Ms C Carberry
REGISTERED OFFICE	185 Drake Street ROCHDALE Lancashire OL11 1EF
REGISTERED COMPANY NUMBER	3294852 (England and Wales)
REGISTERED CHARITY NUMBER	1081032
AUDITORS	Wyatt, Morris, Golland Ltd Statutory Auditors Park House 200 Drake Street Rochdale Lancashire OL16 1PJ
BANKERS	Unity Trust Bank Plc Four Brindleyplace Birmingham B1 2JB
CHIEF EXECUTIVE OFFICER	A K Rhodes-Dawson

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 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 31 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

Objects of the charity, principle activities and organisation of our work

WHAG is constituted as a Company Limited by Guarantee, and is, therefore, governed by a Memorandum and Articles of Association. The charity's purpose as set out in the objectives in the Memorandum of Association are to:

Provide high quality temporary accommodation support and information to women, their children and men and women experiencing or fleeing domestic abuse who are vulnerable or in housing need.

The Trustees meet every quarter and attend 2 away days per annum plus any additional training. The Senior Leadership Team is made up of the Chief Executive Officer (CEO), Head of Operations (HO) Finance Manager (FM), Business and Development Manager (BDM) HR Manager. Three Service Managers (SM) manage the day to day operations and services. Project staff are employed to support clients with a further team providing administration and financial support to the whole organisation.

Public benefit

How our activities deliver public benefit

The charity's purpose as set out in the objectives in the company's Memorandum of Association are to:

Provide high quality temporary accommodation support and information to women, their children and men and women experiencing or fleeing domestic abuse who are vulnerable or in housing need.

Enable service users to take responsibility for planning, problem solving and decision making which will eventually lead them to live independently and make a positive contribution to the community appropriate to their individual needs and preferences.

Encourage service users to take responsibility for their own learning and development in line with their potential and opportunities.

Some of our funding restricts us to give priority to local people and we currently work with over 170 women over 4 services on a weekly basis.

Equal opportunity is important to us and we are proud to have bilingual staff able to give support to clients whose first language is not English.

Group work and service user participation is an important focus of our work, helping to give clients confidence, social and life skills to enable them to maintain their own tenancies and to integrate fully in their communities.

The impact of our work feeds into the domestic abuse and homelessness strategies in the boroughs in which WHAG works helping to reduce rent arrears as our clients maintain their own tenancies with less and less support. As our clients take more responsibility for their own lives there is less impact on A&E, police and other emergency provision as they are able to manage their own affairs and are less likely to enter the cycle of homelessness or abusive relationships again.

WHAG actively support training of social work students by accepting them on placement and have partnerships with three universities.

By providing high quality support and advocacy within key areas such as personal safety, budgeting, training, employment, social skills and community participation our service users move towards participation in their communities, maintain tenancies and build in confidence in day to day independent living.

Social investments

The self contained flat owned by the charity is accounted for as social investment as it is rented to individuals who fall within the beneficiaries of the charity.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

STRATEGIC REPORT

Achievement and performance

Charitable activities

As the country is slowly returning to some form of new normality, we have found the pandemic to be a challenging and humbling time for many of our staff and clients. A huge gratitude is to be had for the vaccination programme rollout enabling this to become a reality. WHAG were beginning to tentatively look forward to being able to celebrate our 40th Birthday and starting to plan a celebration. Keeping staff and clients safe and well has remained paramount and fore front of our attention but there began to be light at the end of the tunnel.

WHAG have increased their service provision through 2021-2022, adding two services to its operations and maintaining a third. Halton Domestic Abuse Services that was transferred to WHAG late last year and the Young Parent's scheme in Rochdale transferred at the beginning of this new financial year. WHAG also retained the female homelessness provision in Rochdale in partnership with Stepping Stones as part of Rochdale's Short Term Life Support & Tenancy Skills.

Office based staff began to return to offices and visit services. It was lovely to see work colleagues in real life and we hoped this was the last time we would be working wholly from home. Like many other organisations we have learnt a lot from the pandemic, how we work and how we can work differently. Our staff teams continue to do an amazing job. The Trustees would like to thank all WHAG staff for their commitment and resilience throughout this period, as we could not achieve what we do without them.

Our long term Finance Manager left after over 20 years' service. This gave us an opportunity to relook at our organisational structure. We were fortunate enough to recruit quickly our new finance manager who has many ideas regarding updating and developing our current systems.

Our work on partnerships continues and we are beginning to develop a property portfolio that we hope in 2022/23 we will own 15-17 properties. We are currently working with a social lender and property consultant on this. This is a very exciting time for WHAG, enabling us to house vulnerable people in our very own properties who can receive the support they need for a brighter future.

Like many organisations, WHAG has faced a shortage of staff and difficulties in recruitment but as usual our staff rallied within their teams and have continued to deliver an excellent standard of support to all our services. In October we were able to reward them with a wonderful 40th Birthday celebration on a lovely sunny day.

We are looking forward to our developments in the coming year, with a new business plan in development IIP accreditation and working toward IOSH managing safely accreditation.

Financial review

Transactions and financial position

During the year there was an excess of income over expenditure which has been rolled into the reserves brought forward, in accordance with the charity's reserves policy.

The financial position of the charity as at 31st March 2022 was:

	£
Unrestricted funds - General	1,172,659
Unrestricted funds - Designated	304,110
Restricted funds	85,134
Total funds	<u>1,561,903</u>

Investment policy and objectives

Whilst WHAG recognise that as a charity, monies should be spent to further charitable aims, we believe that there is scope for some investment. To this end we have some funds in high investment bank accounts. WHAG also owns a self contained flat which is treated as a Social Investment. This self contained flat is let at a commercial rent. WHAG purchased a property in 2020, which serves as a head office and training centre and is an investment for WHAG's future. WHAG is planning to invest in housing property to help run their service, and as an ongoing investment.

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

STRATEGIC REPORT

Financial review

Reserves policy

The present level of funding is adequate to support the work of the charity for the medium term and the Trustees consider the financial position of the charity to be satisfactory. The Trustees acknowledge their responsibility as an employer to provide a stable financial footing for the organisation to operate and develop from, and to be prudent in its financial management.

It is with this in mind that the organisation tries to maintain general reserves of £400,000, should any of our contract funding cease unexpectedly.

In addition we have designated funds for Property Maintenance Contingency of £10,000, IT of £15,000, Head Office Running Costs (includes underfunded posts) of £135,800, Business Development Post of £38,000, Volunteer Co-ordinator Post of £40,000 and Building fund of £65,310.

Free reserves of the charity excluding designated funds are £774,546.

Whilst there are always concerns over viability in uncertain times the Trustees retain their confidence in the Charity's present financial position.

Going concern

There are no uncertainties of the charity continuing as a going concern. The charity reserves are maintained at a healthy level and the trustees are confident in the charity's future achievements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, its Memorandum & Articles of Association, and constitutes a limited company, limited by guarantee, and registered in England & Wales. The charity is a non-profit making body, which was established to provide good quality temporary accommodation and/or outreach and support to women and men, and their children threatened or fleeing domestic abuse, and women who are experiencing or facing homelessness.

There were 7 members at the year end and their guarantee to the company is £1.

Directors and trustees

All trustees are directors of the company and sit as a Board of Trustees, these are named on page 1, and served as directors throughout the year, from the date of appointment or to the date of resignation as noted on page 1. The directors are appointed in accordance with the Memorandum and Articles of Association. The directors have authority to appoint trustees, but the number of trustees shall not exceed fifteen. The trustees are trained and guided by the other trustees and appropriate courses.

All the trustees give their time voluntarily and receive no benefits from the charity and declare any conflicts of interest at the start of each board meeting. A K Rhodes-Dawson (CEO) became a Trustee in the year due to her experience and the need for more accountability as the charity progresses, additional details are in Note 10 to the accounts.

We aim for diverse experience amongst our board members and have introduced the use of regular board effectiveness reviews to test our skills and knowledge and develop our gaps. New board members have been recruited on this basis and we continue to seek new members through advertisement and networking. All Trustees undertake training through national governance courses and through regular in-house training. New and prospective Trustees attend one or two board meetings prior to election to the board and this is followed by induction and mentoring, normally led by the chair of the Trustees.

Related parties

The charity requires all trustees and employees to declare related party and other interests as they arise.

Other than as shown in the notes to the accounts, no other material related party transactions and interests were identified during the year.

Risk management

WHAG has a risk register which the Trustees review a minimum of quarterly to ensure that the board is taking all the necessary steps to maintain stability for the charity and its projects.

The Board undertakes a quarterly review of business plan progress paying particular interest to any milestones off track or that require further assurance. Golden rules are being developed which clearly identify the business critical areas that the charity depends on for stability.

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of WHAG 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;
- 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, Wyatt, Morris, Golland Ltd, 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 8 November 2022 and signed on the board's behalf by:



Trustee

L V Bell

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF WHAG

Opinion

We have audited the financial statements of WHAG (the 'charitable company') for the year ended 31 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 31 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; 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 TRUSTEES OF WHAG

Our responsibilities for the audit of the financial statements

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue 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:

The extent to which the audit was considered capable of detecting irregularities including fraud.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;

- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of charities;

- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities Act 2011 and Companies Act 2006 and

- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence where necessary,

- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud and

- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;

- tested journal entries to identify unusual transactions;

- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and

- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;

- enquiring of management as to actual and potential litigation and claims; and

- reviewing correspondence with HMRC.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF
WHAG**

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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 trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wyatt, Morris, Golland Ltd
Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

8 November 2022



WHAG

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	153,545	35,000	188,545	295,819
Charitable activities					
Charitable Activities		1,853,225	-	1,853,225	984,878
Investment income	4	14,621	-	14,621	9,115
Other income		19,351	-	19,351	481
Total		<u>2,040,742</u>	<u>35,000</u>	<u>2,075,742</u>	<u>1,290,293</u>
EXPENDITURE ON					
Raising funds	6	864	-	864	643
Charitable activities					
Charitable Activities	7	1,843,012	83,177	1,926,189	1,176,924
Total		<u>1,843,876</u>	<u>83,177</u>	<u>1,927,053</u>	<u>1,177,567</u>
NET INCOME/(EXPENDITURE)		196,866	(48,177)	148,689	112,726
RECONCILIATION OF FUNDS					
Total funds brought forward		1,279,905	133,309	1,413,214	1,300,488
TOTAL FUNDS CARRIED FORWARD		<u>1,476,771</u>	<u>85,132</u>	<u>1,561,903</u>	<u>1,413,214</u>

The notes form part of these financial statements

BALANCE SHEET
31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	13	367,011	-	367,011	376,856
Social investments	14	31,102	-	31,102	31,737
		<u>398,113</u>	<u>-</u>	<u>398,113</u>	<u>408,593</u>
CURRENT ASSETS					
Debtors	15	124,587	-	124,587	153,389
Cash at bank and in hand		1,442,276	85,134	1,527,410	1,018,726
		<u>1,566,863</u>	<u>85,134</u>	<u>1,651,997</u>	<u>1,172,115</u>
CREDITORS					
Amounts falling due within one year	16	(288,207)	-	(288,207)	(167,494)
NET CURRENT ASSETS		<u>1,278,656</u>	<u>85,134</u>	<u>1,363,790</u>	<u>1,004,621</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,676,769</u>	<u>85,134</u>	<u>1,761,903</u>	<u>1,413,214</u>
CREDITORS					
Amounts falling due after more than one year	17	(200,000)	-	(200,000)	-
NET ASSETS		<u>1,476,769</u>	<u>85,134</u>	<u>1,561,903</u>	<u>1,413,214</u>
FUNDS	20				
Unrestricted funds				1,476,769	1,279,905
Restricted funds				85,134	133,309
TOTAL FUNDS				<u>1,561,903</u>	<u>1,413,214</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

BALANCE SHEET - continued
31 MARCH 2022

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

The financial statements were approved by the Board of Trustees and authorised for issue on 8 November 2022 and were signed on its behalf by:



Trustee

L V Bell

WHAG

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

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	307,641	103,503
Net cash provided by operating activities		307,641	103,503
Cash flows from investing activities			
Interest received		1,043	2,172
Net cash provided by investing activities		1,043	2,172
Cash flows from financing activities			
New loans in year		200,000	-
Net cash provided by financing activities		200,000	-
Change in cash and cash equivalents in the reporting period		508,684	105,675
Cash and cash equivalents at the beginning of the reporting period		1,018,726	913,051
Cash and cash equivalents at the end of the reporting period		1,527,410	1,018,726

The notes form part of these financial statements

WHAG

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

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

	2022 £	2021 £
Net income for the reporting period (as per the Statement of Financial Activities)	148,689	112,726
Adjustments for:		
Depreciation charges	10,480	16,969
Interest received	(1,043)	(2,172)
Decrease/(increase) in debtors	28,802	(34,807)
Increase in creditors	120,713	10,787
Net cash provided by operations	<u>307,641</u>	<u>103,503</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21 £	Cash flow £	At 31.3.22 £
Net cash			
Cash at bank and in hand	<u>1,018,726</u>	<u>508,684</u>	<u>1,527,410</u>
	<u>1,018,726</u>	<u>508,684</u>	<u>1,527,410</u>
Debt			
Debts falling due after 1 year	-	(200,000)	(200,000)
	-	(200,000)	(200,000)
Total	<u>1,018,726</u>	<u>308,684</u>	<u>1,327,410</u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

1. 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.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income, it is probable that the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. When donors impose conditions the income is deferred and not included in incoming resources until the preconditions for use have been met.

Incoming resources from charitable activities include rent and housing benefits receivable and support charges receivable and are recorded in the Statement of Financial Activities in the year in which they are receivable.

Investment income is included when receivable.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these financial statements.

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. The irrecoverable element of VAT is included with the item of expense to which it relates.

" Costs of raising funds" include costs associated with generating incoming resources from all sources other than from undertaking charitable activities.

" Resources expended on charitable activities" include all the resources applied by the charity in its undertaking to meet the charitable objectives of providing good quality temporary accommodation and quality support services to vulnerable women aged 16 plus and their children and male victims of domestic violence, who are homeless and/or threatened with homelessness or experiencing domestic violence.

" Support costs" include those costs incurred in the governance of the charity's assets and are associated with constitutional requirements.

Government grants - covid 19

Government grants are recognised when there is reasonable assurance that the charity will comply with the conditions attaching to the grant and the grant will be received.

Following the outbreak of the Covid-19 Pandemic the company furloughed members of staff and took advantage of the government job retention scheme. Grant income is accrued for in the period matching the period the wages were due for. The charity also received Covid-19 grants from the local authority to assist their service users and staff to cope with the additional aspects Covid-19 has inflicted.

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
Improvements to leasehold property	- Straight line over 5 years
Fixtures and fittings	- 20% on reducing balance
Computer equipment	- 20% on cost

The leasehold property improvements are written off over the period of the lease which is 5 years.

Where assets are purchased for use by a beneficiary they are written off in the year of purchase.

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

If an asset is valued at less than £1000, it is not capitalised but written off in the year of purchase.

At each balance sheet date, the Charity reviews the carrying amounts of its property, plant and equipment to determine whether there is any indication that any items of property, plant and equipment have suffered an impairment loss. If any such indication exists, the recoverable amount of an asset is estimated in order to determine the extent of the impairment loss, if any. Where it is not possible to estimate the recoverable amount of the assets, the Company estimates the recoverable amount of the cash-generating unit to which the asset belongs.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. Impairment loss is recognised as an expense immediately.

Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount and would have been determined (net of depreciation) had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised as income immediately.

Social investments

The property held under investments is used as social housing and as such is treated as a social investment. It is treated similar to plant and equipment; depreciation is provided over its expected useful life. The current rate is 2% pa on a reducing balance.

The mixed motive investment is held at cost of investment and reviewed annually to consider any impairment. Impairment losses are recognised as an expense immediately.

Where an impairment subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount and would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of impairment loss is recognised as income immediately.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Designated funds are funds set aside at the discretion of the directors out of unrestricted general funds and intended for specific future purposes or projects.

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.

Operating leasing commitments

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged as an expense as incurred.

Pension costs and other post-retirement benefits

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.

Financial instruments

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

1. ACCOUNTING POLICIES - continued

Financial instruments

Creditors and provisions

Creditors and provisions are recognised where the company has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. The bank loans are disclosed as being due within one year or more than one year, these are secured by a fixed charge over the Rent account.

2. CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the process of applying the entity's accounting policies management have not made any judgements that would have a significant effect on the amounts recognised in the financial statements. No estimations have been made that would have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

3. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	9,536	48,500
Grants	179,009	247,319
	<u>188,545</u>	<u>295,819</u>

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

	2022	2021
	£	£
Chester Woman's Aid	-	299
Complex Needs PANNE Cheshire	60,997	46,995
St Martins	412	-
Eaton Fund	1,050	700
CCF Grant	-	4,850
Sports England ESC Lottery Grant	-	2,100
MHCLG Bikes Grant	-	580
Steve Morgan Foundation	-	4,850
CWAC Therapy Grant	-	3,500
Ever Growing Self Grant	-	2,000
DEFRA Grant	-	20,000
RC Action Together Grant	-	840
VOI Counselling	-	2,209
ESF Comm	-	4,935
DCLG Covid 19 grant	-	98,805
Stepping Winter Transformation Fund	-	21,293
Halton Council Covid-19 Grant	-	25,623
RMBC Covid-19 Grant	-	7,740
Children in Need	35,000	-
Glasspool Grant	200	-
GM Chamber	750	-
CWAC Household Support	60,000	-
CWAC Winter Poverty Fund	20,600	-
	<u>179,009</u>	<u>247,319</u>

WHAG

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

4. INVESTMENT INCOME

	2022	2021
	£	£
Rents received	13,578	6,943
Deposit account interest	1,043	2,172
	<u>14,621</u>	<u>9,115</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	2022	2021
	£	£
Rent and housing benefit receivable	854,076	454,278
Support charges	999,149	517,622
Furlough income	-	12,978
	<u>1,853,225</u>	<u>984,878</u>

6. RAISING FUNDS

Raising donations and legacies

	2022	2021
	£	£
Investment related costs	<u>864</u>	<u>643</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 8)	Totals
	£	£	£
Charitable Activities	<u>1,904,140</u>	<u>22,049</u>	<u>1,926,189</u>

8. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Charitable Activities	<u>507</u>	<u>21,542</u>	<u>22,049</u>

9. NET INCOME/(EXPENDITURE)

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

	2022	2021
	£	£
Depreciation - owned assets	9,845	16,321
Auditors remuneration	8,100	7,608
Auditors remuneration - Accountancy	4,920	3,947
Provision against social investment	<u>635</u>	<u>643</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022

10. TRUSTEES' REMUNERATION AND BENEFITS

One trustee was paid £21,682 remuneration in the year (including pension) (2021 - £Nil). This salary represents the work performed as a staff member during the period they were a trustee, no additional benefits were applied due to Trustee status.

Trustees' expenses

One trustee had a salary scheme loan in the year with the balance outstanding of £600 at 31st March 2022. No other trustees expenses were paid in the year (2021 - £Nil).

11. STAFF COSTS

	2022 £	2021 £
Wages and salaries	1,081,975	663,328
Social security costs	75,149	44,803
Other pension costs	15,011	14,209
	<u>1,172,135</u>	<u>722,340</u>

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

	2022	2021
Admin and management	14	12
Support	37	22
	<u>51</u>	<u>34</u>

No employees received emoluments in excess of £60,000.

The average weekly number of employees during the year is calculated on the basis of full time equivalents.

The combined salaries of the CEO, Administration and Finance Manager, and the Operations Manager were £123,409 for the year (2021 - £122,952).

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	80,016	215,803	295,819
Charitable activities			
Charitable Activities	982,048	2,830	984,878
Investment income	9,115	-	9,115
Other income	481	-	481
Total	<u>1,071,660</u>	<u>218,633</u>	<u>1,290,293</u>
EXPENDITURE ON			
Raising funds	643	-	643
Charitable activities			
Charitable Activities	1,011,608	165,316	1,176,924
Total	<u>1,012,251</u>	<u>165,316</u>	<u>1,177,567</u>
NET INCOME	59,409	53,317	112,726
Transfers between funds	<u>(5,725)</u>	<u>5,725</u>	<u>-</u>

WHAG

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Net movement in funds	53,684	59,042	112,726

RECONCILIATION OF FUNDS

Total funds brought forward	1,226,222	74,266	1,300,488
TOTAL FUNDS CARRIED FORWARD	1,279,906	133,308	1,413,214

13. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to freehold property £	Improvements to leasehold property £
COST			
At 1 April 2021 and 31 March 2022	157,000	236,732	59,000
DEPRECIATION			
At 1 April 2021	9,420	14,142	59,000
Charge for year	3,140	4,735	-
At 31 March 2022	12,560	18,877	59,000
NET BOOK VALUE			
At 31 March 2022	144,440	217,855	-
At 31 March 2021	147,580	222,590	-
	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2021 and 31 March 2022	17,357	34,136	504,225
DEPRECIATION			
At 1 April 2021	15,415	29,392	127,369
Charge for year	388	1,582	9,845
At 31 March 2022	15,803	30,974	137,214
NET BOOK VALUE			
At 31 March 2022	1,554	3,162	367,011
At 31 March 2021	1,942	4,744	376,856

WHAG

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

14. SOCIAL INVESTMENTS

	Other investments £
MARKET VALUE	
At 1 April 2021 and 31 March 2022	<u>35,110</u>
PROVISIONS	
At 1 April 2021	3,373
Provision for year	<u>635</u>
At 31 March 2022	<u>4,008</u>
NET BOOK VALUE	
At 31 March 2022	<u>31,102</u>
At 31 March 2021	<u>31,737</u>

In 2020 the charity had a mixed motive investment relating to a CIC Company called "UP", but registered as "WHAG Community Enterprises CIC" which is closely linked to WHAG the charity.

The investment was initially treated as a loan with interest accruing on the balance. However, as the loan does not appear to be recoverable in the near future, as explained in the trustees report in 2020, the trustees have reclassified the amount as a mixed social investment in accordance with the Charities SORP (FRS 102). Having considered impairment they fully provided against the investment of £89,165 in the accounts to 31-3-2020..

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	56,515	108,212
Other debtors	600	2,201
Prepayments and accrued income	67,472	42,976
	<u>124,587</u>	<u>153,389</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	113,562	54,566
Social security and other taxes	15,849	11,594
Other creditors	25,000	25,000
Pension creditor	3,043	2,580
Accruals and deferred income	130,753	73,754
	<u>288,207</u>	<u>167,494</u>

Deferred income relates to amounts received for future periods. At the year end it amounted to £15,606 (2021 - £2,187).

WHAG

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

17. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2022	2021
	£	£
Other loans (see note 18)	200,000	-

Other loans are secured by a fixed charge over the Rent account.

18. LOANS

An analysis of the maturity of loans is given below:

	2022	2021
	£	£
Amounts falling due in more than five years:		
Repayable by instalments:		
Other loans more 5yrs instal	200,000	-

19. LEASING AGREEMENTS

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

	2022	2021
	£	£
Within one year	119,036	11,483
Between one and five years	255,000	239,691
In more than five years	155,550	173,850
	529,586	425,024

Some of the leasing agreements are on a rolling term and either the lessee or the lessor can cancel the rental agreement giving a months notice, therefore the commitment at the year end is a monthly rent payment.

WHAG

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022

20. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	979,431	193,228	1,172,659
IT Replacement fund	15,000	-	15,000
Property maintenance fund	10,000	-	10,000
Building fund	61,674	3,636	65,310
Head office running costs	135,800	-	135,800
Business development post	38,000	-	38,000
Voluntary Co-ordinator post	40,000	-	40,000
	<u>1,279,905</u>	<u>196,864</u>	<u>1,476,769</u>
Restricted funds			
White ribbon	355	-	355
CWaC Play Therapy	1,550	(225)	1,325
GMP Rochdale Strive funding	3,505	-	3,505
Knitting Nans - Children	386	-	386
Festival Church - Beautiful Project	250	-	250
Womens Aid - Trauma	275	-	275
CCF Grant	1,464	-	1,464
Womens Group work	12,143	(136)	12,007
Windfall grant	47,500	(12,075)	35,425
MHCLG	30,641	(19,445)	11,196
PCC Halton MHCLG	10,650	(10,650)	-
Sports England Fund	650	-	650
CCF/S Morgan Fund	2,614	(2,004)	610
L Michie Fund	1,326	(570)	756
DEFRA	20,000	(3,070)	16,930
	<u>133,309</u>	<u>(48,175)</u>	<u>85,134</u>
TOTAL FUNDS	<u>1,413,214</u>	<u>148,689</u>	<u>1,561,903</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,036,242	(1,843,014)	193,228
Building fund	4,500	(864)	3,636
	<u>2,040,742</u>	<u>(1,843,878)</u>	<u>196,864</u>
Restricted funds			
CWaC Play Therapy	-	(225)	(225)
Womens Group work	-	(136)	(136)
Windfall grant	-	(12,075)	(12,075)
MHCLG	-	(19,445)	(19,445)
PCC Halton MHCLG	-	(10,650)	(10,650)
CCF/S Morgan Fund	-	(2,004)	(2,004)
L Michie Fund	-	(570)	(570)
DEFRA	-	(3,070)	(3,070)
Children In Need	35,000	(35,000)	-
	<u>35,000</u>	<u>(83,175)</u>	<u>(48,175)</u>
TOTAL FUNDS	<u>2,075,742</u>	<u>(1,927,053)</u>	<u>148,689</u>

WHAG

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022

20. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	925,748	59,408	(5,725)	979,431
IT Replacement fund	15,000	-	-	15,000
Property maintenance fund	10,000	-	-	10,000
Building fund	61,674	-	-	61,674
Head office running costs	135,800	-	-	135,800
Business development post	38,000	-	-	38,000
Voluntary Co-ordinator post	40,000	-	-	40,000
	<u>1,226,222</u>	<u>59,408</u>	<u>(5,725)</u>	<u>1,279,905</u>
Restricted funds				
White ribbon	355	-	-	355
CWaC Play Therapy	1,550	-	-	1,550
GMP Rochdale Strive funding	3,505	-	-	3,505
Knitting Nans - Children	386	-	-	386
Festival Church - Beautiful Project	250	-	-	250
Womens Aid - Trauma	275	-	-	275
Complex Needs and DCLG 1/2	-	(11,732)	11,732	-
CCF Grant	1,464	-	-	1,464
Womens Group work	12,155	-	(12)	12,143
Anne Duchess Westminster	50	(50)	-	-
Windfall grant	54,276	(6,776)	-	47,500
MHCLG	-	30,641	-	30,641
PCC Halton MHCLG	-	10,650	-	10,650
Sports England Fund	-	650	-	650
CCF/S Morgan Fund	-	2,614	-	2,614
L Michie Fund	-	7,321	(5,995)	1,326
DEFRA	-	20,000	-	20,000
	<u>74,266</u>	<u>53,318</u>	<u>5,725</u>	<u>133,309</u>
TOTAL FUNDS	<u>1,300,488</u>	<u>112,726</u>	<u>-</u>	<u>1,413,214</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,071,660	(1,012,252)	59,408
Restricted funds			
Complex Needs and DCLG 1/2	50,761	(62,493)	(11,732)
Anne Duchess Westminster	-	(50)	(50)
Windfall grant	2,564	(9,340)	(6,776)
MHCLG	98,805	(68,164)	30,641
PCC Halton MHCLG	25,624	(14,974)	10,650
Sports England Fund	2,680	(2,030)	650
CCF/S Morgan Fund	9,699	(7,085)	2,614
L Michie Fund	8,500	(1,179)	7,321
DEFRA	20,000	-	20,000
	<u>218,633</u>	<u>(165,315)</u>	<u>53,318</u>
TOTAL FUNDS	<u>1,290,293</u>	<u>(1,177,567)</u>	<u>112,726</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022

21. RELATED PARTY DISCLOSURES

A CIC Company called "UP", but registered as "WHAG Community Enterprises CIC" (WHAG CIC) is closely linked to WHAG charity. During the year there WHAG invoiced £962 to "UP", and "UP" invoiced £2,100 to WHAG. At 31st March 2022, included in Debtors was £181 relating to "UP", and in Creditors £2,100 relating to "UP".

Ms Hazel Waddington is a trustee for both WHAG and a director of WHAG CIC.

K Rhodes-Dawson, who is the Chief Executive Office is also a director on the board of WHAG CIC. K Rhodes-Dawson also became a Trustee of WHAG during the year.

22. UNRESTRICTED FUNDS

IT Replacement fund

This was originally designated in 2005, as funds set aside for the replacement of IT systems and maintenance. The server was replaced during 2014 and IT equipment replaced in 2017. Due to the purchase of the new head office and equipment, this funding was allocated, but the trustees have considered it prudent to designate £15,000 going forward.

Property Maintenance fund

The Trustees consider it prudent to designate £10,000 per annum on a 3 year property maintenance fund.

Building fund

The building fund was established in 2012 with a view to the charity investing in rental property. In 2013 a property was purchased and it is the Trustees intention to purchase another if a suitable investment is available. The property purchased is currently classified as a social investment. Movement on the fund reflects rental income and costs for the year.

Head office running costs

The trustees have designated £135,800 towards future running costs of the new head office.

Business development post

The trustees have designated £38,000 towards a business development fund to expand the charity.

Volunteer Co-ordinator post

The trustees have designated £40,000 towards a volunteer co-ordinator post to aid in the charity activities.

23. RESTRICTED FUNDS

White Ribbon

Funding received from Bury Council to buy emergency bags (packs) for women fleeing / experiencing domestic violence.

CWaC Play Therapy

£5,000 was provided to help with the play therapy scheme at Ellesmere Port Refuge Project.

GMP Rochdale STRIVE

£4,498 Was provided by Greater Manchester Police in relation to Rochdale STRIVE victims for Women's Housing Action Group to provide "peer to peer" sessions.

Knitting Nans- Children

£263 was provided by "Knitting Nans" in respect of children in previous years, and an additional £123 was provided this year.

Festival Church

Restricted to provide beauty therapy sessions for the residents in CWaC refuge.

Womens Aid - Trauma

Restricted to provide a safe space and improve quality of life for residents in CWaC refuge.

Complex Needs and DCLG 1 and 2

Restricted project in CWaC in relation the complex needs of people supported and to fund the hub and the two dispersed properties

Cheshire Community Foundation (CCF)

Restricted funding towards play therapy in the CWaC refuge, dispersed properties and in resettlement.

Womens Group Work

WHAG

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

23. RESTRICTED FUNDS - continued

Restricted to fund specific womens group work

Anne Duchess of Westminster Charity

Restricted to sessional workers providing one to one therapy and group work in the Hub

Windfall Fund

The Windfall grant received is to support a Play Worker at CWaC premises over three years.

MHCLG Grant

Restricted funding from Cheshire West and Chester authority to support WHAG's additional expenditure for client wellbeing, and also for safe working and living environments for all staff and service users during Covid-19.

PCC Halton MHCLG

Balance of consortium funding from Cheshire West and Chester authority for Halton DA service. Restricted to support WHAG's additional expenditure for client wellbeing, and also safe working and living environments for all staff and service users during Covid-19.

Sports England Fund

Funding received in Rochdale to purchase bikes and accessories for service users to promote active life and mental wellbeing during Covid-19.

CCF/S Morgan Fund

These combined funding streams are to provide wifi availability and any additional Covid-19 expenditure across all WHAG's properties throughout CWaC.

L Michie Fund

Donation to renovate an area for teenagers within the current playroom for service users in CWaC.

DEFRA

Funding from CWaC to support victims of Domestic abuse in the Chester area for items such as food and essential items when needed.

Children In Need

Children in Need grant received for equipment and technology for one of the new sites

WHAG

England & Wales - Charity number 1081032

Accounts

REGISTERED COMPANY NUMBER: 3294852 (England and Wales)
REGISTERED CHARITY NUMBER: 1081032

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021
FOR
WHAG
(A COMPANY LIMITED BY GUARANTEE)**

Wyatt, Morris, Golland Ltd
Statutory Auditors
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

WHAG

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WHAG

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES	Ms S Nugent Ms H Waddington Ms A B Rothwell Mrs A Havens Ms L V Bell Ms S Perry (appointed 26.5.20)
COMPANY SECRETARY	Ms C Carberry
REGISTERED OFFICE	185 Drake Street ROCHDALE Lancashire OL11 1EF
REGISTERED COMPANY NUMBER	3294852 (England and Wales)
REGISTERED CHARITY NUMBER	1081032
AUDITORS	Wyatt, Morris, Golland Ltd Statutory Auditors Park House 200 Drake Street Rochdale Lancashire OL16 1PJ
BANKERS	Unity Trust Bank Plc Four Brindleyplace Birmingham B1 2JB
CHIEF EXECUTIVE OFFICER	K Rhodes

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 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 31 March 2021. 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

Objects of the charity, principle activities and organisation of our work

WHAG is constituted as a Company Limited by Guarantee, and is, therefore, governed by a Memorandum and Articles of Association. The charity's purpose as set out in the objectives in the Memorandum of Association are to:

Provide high quality temporary accommodation support and information to women, their children and men and women experiencing or fleeing domestic abuse who are vulnerable or in housing need.

The Trustees meet a minimum of every 8 weeks and attend 2 away days per annum plus any additional training. The Senior Management Team is made up of the Chief Executive Officer (CEO), an Administration & Finance Manager (A & FM), Operations Manager, Business and Development Manager and three Service Managers (SM) who manage the day to day services and administration. Project staff are employed to support service users with a further team providing administration and financial support to the whole organisation.

Development activities and achievements

Last year's report was written just as we entered into lockdown. At the time we never envisaged quite how disruptive the virus would be. Over a year later we are still dealing with the consequences. Many businesses closed, greeting one another with a tentative touch of elbows, wearing masks in public places and sadly, mourning the loss of loved ones. It has been a humbling time.

Like many businesses, WHAG spent the first part of the year transitioning and as many staff as possible began working from home. We undertook risk assessments of our buildings to ensure they were as safe as possible for staff and our clients. Our keyworkers did an amazing job, risking their own health to ensure we continued to provide a good service. Those that were able to work from home, grappling with isolation, home schooling and for some, the uncertainty of furlough. The trustees would like to thank all WHAG staff for their commitment and resilience during an unprecedented year, we could not have done it without them. Our offices have now reopened and we are looking forward.

Despite this, WHAG successfully secured and started one new contract this year in Halton and one new contract in Rochdale that will start early next year. We were also successful, as part of a partnership bid with Stepping Stone projects, to retain the contract at Rose Court in Rochdale. It is wonderful to see our services in these boroughs. This expansion supports our aims for growth and to provide high quality services to women, men and children who are affected by domestic abuse, and young parents.

Our work on partnerships continues, with exciting opportunities currently in negotiation. WHAG hopes to grow its own property portfolio. This will enable us to purchase properties in the right areas, and with facilities that our clients specifically need.

One of the aims this year was to develop our existing quality frameworks to ensure the highest possible quality and consistency across our projects. This was developed and these same standards are now being embedded across our new projects.

As we ease ourselves out of lockdown WHAG prepares to develop a new business plan for 2022/23. This is likely to be a one-year bridging plan, whilst we assess the economic climate post COVID. This following year will also focus on staff communications and engagement through the development of a new strategy. We will also invest in our managers, with Leadership and Management training.

The trustees hope that 2022 will be a year of gratitude, innovation, regeneration and community. Things that are often born from crisis. They look forward to facing this challenge with WHAG staff and WHAG partners.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

OBJECTIVES AND ACTIVITIES

Public benefit

How our activities deliver public benefit

The charity's purpose as set out in the objectives in the company's Memorandum of Association are to:

Provide high quality temporary accommodation support and information to women, their children and men and women experiencing or fleeing domestic abuse who are vulnerable or in housing need.

Enable service users to take responsibility for planning, problem solving and decision making which will eventually lead them to live independently and make a positive contribution to the community appropriate to their individual needs and preferences.

Encourage service users to take responsibility for their own learning and development in line with their potential and opportunities.

Some of our funding restricts us to give priority to local people and we currently work with over 170 women over 4 services on a weekly basis.

Equal opportunity is important to us and we are proud to have bilingual staff able to give support to clients whose first language is not English.

Group work and service user participation is an important focus of our work, helping to give clients confidence, social and life skills to enable them to maintain their own tenancies and to integrate fully in their communities.

The impact of our work feeds into the domestic abuse and homelessness strategies in the boroughs in which WHAG works helping to reduce rent arrears as our clients maintain their own tenancies with less and less support. As our clients take more responsibility for their own lives there is less impact on A&E, police and other emergency provision as they are able to manage their own affairs and are less likely to enter the cycle of homelessness or abusive relationships again.

WHAG actively support training of social work students by accepting them on placement and have partnerships with three universities.

By providing high quality support and advocacy within key areas such as personal safety, budgeting, training, employment, social skills and community participation our service users move towards participation in their communities, maintain tenancies and build in confidence in day to day independent living.

Social investments

The self contained flat owned by the charity is accounted for as social investment as it is rented to individuals who fall within the beneficiaries of the charity.

STRATEGIC REPORT

Financial review

Transactions and financial position

During the year the excess of expenditure over income was covered by the reserves brought forward, in accordance with the charity's reserves policy.

The financial position of the charity as at 31st March 2021 was:

	£
Unrestricted funds - General	979,431
Unrestricted funds - Designated	300,474
Restricted funds	133,309
Total funds	<u>1,413,214</u>

Investment policy and objectives

Whilst WHAG recognise that as a charity, monies should be spent to further charitable aims, we believe that there is scope for some investment. To this end we have some funds in high investment bank accounts, all held under the current safety limit. WHAG also owns a self contained flat which is treated as a Social Investment. This self contained flat is let at a commercial rent. WHAG purchased a property in the previous year, which will serve as a head office and training centre. This is an investment for WHAG's future.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

STRATEGIC REPORT

Financial review

Reserves policy

The present level of funding is adequate to support the work of the charity for the medium term and the Trustees consider the financial position of the charity to be satisfactory. The Trustees acknowledge their responsibility as an employer to provide a stable financial footing for the organisation to operate and develop from and to be prudent in its financial management.

It is with this in mind that the organisation tries to maintain general reserves of £400,000, should any of our contract funding cease unexpectedly.

In addition we have designated funds for Property Maintenance Contingency of £10,000, IT of £15,000, Head Office Running Costs (includes underfunded posts) of £135,800, Business Development Post of £38,000, Volunteer Co-ordinator Post of £40,000 and Building fund of £61,674.

Free reserves of the charity excluding designated funds are £570,838.

Whilst there are always concerns over viability in uncertain times the Trustees retain their confidence in the Charity's present financial position.

Going concern

There are no uncertainties of the charity continuing as a going concern. The charity reserves are maintained at a healthy level and the trustees are confident in the charity's future achievements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, its Memorandum & Articles of Association, and constitutes a limited company, limited by guarantee. The charity is a non-profit making body, which was established to provide good quality temporary accommodation and/or outreach and support to women and men, and their children threatened or fleeing domestic abuse, and women who are experiencing or facing homelessness.

There were 6 members at the year end and their guarantee to the company is £1.

Directors and trustees

All trustees are directors of the company and sit as a Board of Trustees, these are named on page 1, and served as directors throughout the year, from the date of appointment or to the date of resignation as noted on page 1. The directors are appointed in accordance with the Memorandum and Articles of Association. The directors have authority to appoint trustees, but the number of trustees shall not exceed fifteen. The trustees are trained and guided by the other trustees and appropriate courses.

All the trustees give their time voluntarily and receive no benefits from the charity and declare any conflicts of interest at the start of each board meeting.

We aim for diverse experience amongst our board members and have introduced the use of regular board effectiveness reviews to test our skills and knowledge and develop our gaps. New board members have been recruited on this basis and we continue to seek new members through advertisement and networking. All Trustees undertake training through national governance courses and through regular in-house training. New and prospective Trustees attend one or two board meetings prior to election to the board and this is followed by induction and mentoring, normally led by the chair of the Trustees.

Related parties

The charity requires all trustees and employees to declare related party and other interests as they arise.

Other than as shown in the notes to the accounts, no other material related party transactions and interests were identified during the year.

Risk management

WHAG has a risk register which the Trustees review a minimum of quarterly to ensure that the board is taking all the necessary steps to maintain stability for the charity and its projects.

The Board undertakes a quarterly review of business plan progress paying particular interest to any milestones off track or that require further assurance. Golden rules are being developed which clearly identify the business critical areas that the charity depends on for stability.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of WHAG 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;
- 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, Wyatt, Morris, Golland Ltd, 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 9 November 2021 and signed on the board's behalf by:


.....
Trustee
Ms S Nugent

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF WHAG

Opinion

We have audited the financial statements of WHAG (the 'charitable company') for the year ended 31 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 31 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

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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; 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 TRUSTEES OF WHAG

Our responsibilities for the audit of the financial statements

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue 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:

The extent to which the audit was considered capable of detecting irregularities including fraud.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of charities;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities Act 2011 and Companies Act 2006 and
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence where necessary,
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF
WHAG**

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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 trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wyatt, Morris, Golland Ltd
Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

Date: 9 November 2021.

WHAG

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	80,016	215,803	295,819	120,509
Charitable activities	5				
Charitable Activities		982,048	2,830	984,878	866,876
Investment income	4	9,115	-	9,115	19,189
Other income		<u>481</u>	<u>-</u>	<u>481</u>	<u>14,711</u>
Total		1,071,660	218,633	1,290,293	1,021,285
EXPENDITURE ON					
Raising funds	6	643	-	643	90,654
Charitable activities	7				
Charitable Activities		<u>1,011,609</u>	<u>165,315</u>	<u>1,176,924</u>	<u>1,125,858</u>
Total		1,012,252	165,315	1,177,567	1,216,512
NET INCOME/(EXPENDITURE)		59,408	53,318	112,726	(195,227)
Transfers between funds	18	<u>(5,725)</u>	<u>5,725</u>	<u>-</u>	<u>-</u>
Net movement in funds		53,683	59,043	112,726	(195,227)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>1,226,222</u>	<u>74,266</u>	<u>1,300,488</u>	<u>1,495,715</u>
TOTAL FUNDS CARRIED FORWARD		<u>1,279,905</u>	<u>133,309</u>	<u>1,413,214</u>	<u>1,300,488</u>

The notes form part of these financial statements

BALANCE SHEET
31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	13	376,856	-	376,856	393,177
Social investments	14	<u>31,737</u>	<u>-</u>	<u>31,737</u>	<u>32,385</u>
		408,593	-	408,593	425,562
CURRENT ASSETS					
Debtors	15	153,389	-	153,389	118,582
Cash at bank and in hand		<u>885,417</u>	<u>133,309</u>	<u>1,018,726</u>	<u>913,051</u>
		1,038,806	133,309	1,172,115	1,031,633
CREDITORS					
Amounts falling due within one year	16	<u>(167,494)</u>	<u>-</u>	<u>(167,494)</u>	<u>(156,707)</u>
NET CURRENT ASSETS		<u>871,312</u>	<u>133,309</u>	<u>1,004,621</u>	<u>874,926</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,279,905</u>	<u>133,309</u>	<u>1,413,214</u>	<u>1,300,488</u>
NET ASSETS		<u>1,279,905</u>	<u>133,309</u>	<u>1,413,214</u>	<u>1,300,488</u>
FUNDS	18				
Unrestricted funds				1,279,905	1,226,222
Restricted funds				<u>133,309</u>	<u>74,266</u>
TOTAL FUNDS				<u>1,413,214</u>	<u>1,300,488</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 9 November 21 and were signed on its behalf by:

 Ms S Nugent
Trustee

WHAG
CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	<u>103,503</u>	<u>(127,815)</u>
Net cash provided by/(used in) operating activities		<u>103,503</u>	<u>(127,815)</u>
 Cash flows from investing activities			
Purchase of tangible fixed assets		-	(11,056)
Purchase of mixed motive investments		-	(32,865)
Interest received		<u>2,172</u>	<u>10,365</u>
Net cash provided by/(used in) investing activities		<u>2,172</u>	<u>(33,556)</u>
 Change in cash and cash equivalents in the reporting period		<u>105,675</u>	<u>(161,371)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>913,051</u>	<u>1,074,422</u>
 Cash and cash equivalents at the end of the reporting period		<u><u>1,018,726</u></u>	<u><u>913,051</u></u>

The notes form part of these financial statements

WHAG

**NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2021**

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	112,726	(195,227)
Adjustments for:		
Depreciation charges	16,969	17,136
Interest received	(2,172)	(10,365)
Impairment charges	-	89,165
Reclassification of other debtors	-	(56,300)
(Increase)/decrease in debtors	(34,807)	43,120
Increase/(decrease) in creditors	<u>10,787</u>	<u>(15,344)</u>
Net cash provided by/(used in) operations	<u>103,503</u>	<u>(127,815)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20 £	Cash flow £	At 31.3.21 £
Net cash			
Cash at bank and in hand	<u>913,051</u>	<u>105,675</u>	<u>1,018,726</u>
	<u>913,051</u>	<u>105,675</u>	<u>1,018,726</u>
Total	<u>913,051</u>	<u>105,675</u>	<u>1,018,726</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

1. 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.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income, it is probable that the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. When donors impose conditions the income is deferred and not included in incoming resources until the preconditions for use have been met.

Incoming resources from charitable activities include rent and housing benefits receivable and support charges receivable and are recorded in the Statement of Financial Activities in the year in which they are receivable.

Investment income is included when receivable.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these financial statements.

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. The irrecoverable element of VAT is included with the item of expense to which it relates.

" Costs of raising funds" include costs associated with generating incoming resources from all sources other than from undertaking charitable activities.

" Resources expended on charitable activities" include all the resources applied by the charity in its undertaking to meet the charitable objectives of providing good quality temporary accommodation and quality support services to vulnerable women aged 16 plus and their children and male victims of domestic violence, who are homeless and/or threatened with homelessness or experiencing domestic violence.

" Support costs" include those costs incurred in the governance of the charity's assets and are associated with constitutional requirements.

Government grants - covid 19

Government grants are recognised when there is reasonable assurance that the charity will comply with the conditions attaching to the grant and the grant will be received.

Following the outbreak of the Covid-19 Pandemic the company furloughed members of staff and took advantage of the government job retention scheme. Grant income is accrued for in the period matching the period the wages were due for. The charity also received Covid-19 grants from the local authority to assist their service users and staff to cope with the additional aspects Covid-19 has inflicted.

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
Improvements to leasehold property	- Straight line over 5 years
Fixtures and fittings	- 20% on reducing balance
Computer equipment	- 20% on cost

The leasehold property improvements are written off over the period of the lease which is 5 years.

Where assets are purchased for use by a beneficiary they are written off in the year of purchase.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

If an asset is valued at less than £1000, it is not capitalised but written off in the year of purchase.

At each balance sheet date, the Charity reviews the carrying amounts of its property, plant and equipment to determine whether there is any indication that any items of property, plant and equipment have suffered an impairment loss. If any such indication exists, the recoverable amount of an asset is estimated in order to determine the extent of the impairment loss, if any. Where it is not possible to estimate the recoverable amount of the assets, the Company estimates the recoverable amount of the cash-generating unit to which the asset belongs.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. Impairment loss is recognised as an expense immediately.

Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount and would have been determined (net of depreciation) had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised as income immediately.

Social investments

The property held under investments is used as social housing and as such is treated as a social investment. It is treated similar to plant and equipment; depreciation is provided over its expected useful life. The current rate is 2% pa on a reducing balance.

The mixed motive investment is held at cost of investment and reviewed annually to consider any impairment. Impairment losses are recognised as an expense immediately.

Where an impairment subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount and would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of impairment loss is recognised as income immediately.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Designated funds are funds set aside at the discretion of the directors out of unrestricted general funds and intended for specific future purposes or projects.

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.

Operating leasing commitments

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged as an expense as incurred.

Pension costs and other post-retirement benefits

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.

Financial instruments

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

WHAG

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES - continued

Financial instruments

Creditors and provisions are recognised where the company has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2. CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the process of applying the entity's accounting policies management have not made any judgements that would have a significant effect on the amounts recognised in the financial statements. No estimations have been made that would have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

3. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations	48,500	12,320
Grants	<u>247,319</u>	<u>108,189</u>
	<u>295,819</u>	<u>120,509</u>

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

	2021	2020
	£	£
Chester Woman's Aid	299	-
Complex Needs PANNE Cheshire	46,995	40,608
Womens Aid	-	150
Other	-	250
St Martins	-	344
Eaton Fund	700	1,950
Talisman Grant	-	200
DWP Grant	-	3,187
Bury Standing Together Grant	-	4,500
CCF Grant	4,850	-
Windfall Grant	-	57,000
Sports England ESC Lottery Grant	2,100	-
MHCLG Bikes Grant	580	-
Steve Morgan Foundation	4,850	-
CWAC Therapy Grant	3,500	-
Ever Growing Self Grant	2,000	-
DEFRA Grant	20,000	-
RC Action Together Grant	840	-
VOI Counselling	2,209	-
ESF Comm	4,935	-
DCLG Covid 19 grant	98,805	-
Stepping Winter Transformation Fund	21,293	-
Halton Council Covid-19 Grant	25,623	-
RMBC Covid-19 Grant	<u>7,740</u>	-
	<u>247,319</u>	<u>108,189</u>

WHAG

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

4. INVESTMENT INCOME

	2021	2020
	£	£
Rents received	6,943	8,824
Deposit account interest	2,172	2,805
Loan interest	-	7,560
	<u>9,115</u>	<u>19,189</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	2021	2020
	£	£
Rent and housing benefit receivable	454,278	357,843
Support charges	517,622	509,033
Furlough income	12,978	-
	<u>984,878</u>	<u>866,876</u>

6. RAISING FUNDS

Raising donations and legacies

	2021	2020
	£	£
Investment related costs	643	1,489
Support costs	-	89,165
	<u>643</u>	<u>90,654</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 8)	Totals
	£	£	£
Charitable Activities	<u>1,161,532</u>	<u>15,392</u>	<u>1,176,924</u>

8. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Charitable Activities	<u>631</u>	<u>14,761</u>	<u>15,392</u>

9. NET INCOME/(EXPENDITURE)

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

	2021	2020
	£	£
Depreciation - owned assets	16,321	16,475
Auditors remuneration	7,608	7,386
Auditors remuneration - Accountancy	3,947	3,798
Provision against social investment	643	661
Impairment of mixed motive investments	-	89,165

WHAG

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

10. TRUSTEES' REMUNERATION AND BENEFITS

No trustee was paid remuneration in the year (2020 - £Nil).

Trustees' expenses

In 2020 an honorarium was paid of £666 to one of the trustees in their capacity as treasurer. No payment was made in the year to 31st March 2021.

No other trustee was paid expenses in this year (2020 - £Nil).

11. STAFF COSTS

	2021 £	2020 £
Wages and salaries	663,328	631,554
Social security costs	44,803	45,296
Other pension costs	<u>14,209</u>	<u>15,624</u>
	<u><u>722,340</u></u>	<u><u>692,474</u></u>

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

	2021	2020
Admin and management	12	13
Support	<u>22</u>	<u>22</u>
	<u><u>34</u></u>	<u><u>35</u></u>

No employees received emoluments in excess of £60,000.

The average weekly number of employees during the year is calculated on the basis of full time equivalents.

The combined salaries of the CEO, Administration and Finance Manager, and the Operations Manager were £122,952 for the year (2020 - £122,218).

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	22,901	97,608	120,509
Charitable activities			
Charitable Activities	866,876	-	866,876
Investment income	19,189	-	19,189
Other income	<u>14,711</u>	<u>-</u>	<u>14,711</u>
Total	923,677	97,608	1,021,285
EXPENDITURE ON			
Raising funds	90,654	-	90,654
Charitable activities			
Charitable Activities	<u>1,044,173</u>	<u>81,685</u>	<u>1,125,858</u>
Total	<u>1,134,827</u>	<u>81,685</u>	<u>1,216,512</u>
NET INCOME/(EXPENDITURE)	(211,150)	15,923	(195,227)

WHAG

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Transfers between funds	<u>(6,234)</u>	<u>6,234</u>	<u>-</u>
Net movement in funds	(217,384)	22,157	(195,227)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>1,443,605</u>	<u>52,110</u>	<u>1,495,715</u>
TOTAL FUNDS CARRIED FORWARD	<u>1,226,221</u>	<u>74,267</u>	<u>1,300,488</u>

13. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to freehold property £	Improvements to leasehold property £
COST			
At 1 April 2020 and 31 March 2021	<u>157,000</u>	<u>236,732</u>	<u>59,000</u>
DEPRECIATION			
At 1 April 2020	6,280	9,407	54,000
Charge for year	<u>3,140</u>	<u>4,735</u>	<u>5,000</u>
At 31 March 2021	<u>9,420</u>	<u>14,142</u>	<u>59,000</u>
NET BOOK VALUE			
At 31 March 2021	<u>147,580</u>	<u>222,590</u>	<u>-</u>
At 31 March 2020	<u>150,720</u>	<u>227,325</u>	<u>5,000</u>
	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2020 and 31 March 2021	<u>17,357</u>	<u>34,136</u>	<u>504,225</u>
DEPRECIATION			
At 1 April 2020	14,929	26,432	111,048
Charge for year	<u>486</u>	<u>2,960</u>	<u>16,321</u>
At 31 March 2021	<u>15,415</u>	<u>29,392</u>	<u>127,369</u>
NET BOOK VALUE			
At 31 March 2021	<u>1,942</u>	<u>4,744</u>	<u>376,856</u>
At 31 March 2020	<u>2,428</u>	<u>7,704</u>	<u>393,177</u>

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NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

14. SOCIAL INVESTMENTS

	Other investments £
MARKET VALUE	
At 1 April 2020 and 31 March 2021	<u>35,110</u>
PROVISIONS	
At 1 April 2020	2,725
Provision for year	<u>648</u>
At 31 March 2021	<u>3,373</u>
NET BOOK VALUE	
At 31 March 2021	<u>31,737</u>
At 31 March 2020	<u>32,385</u>

In 2020 the charity had a mixed motive investment relating to a CIC Company called "UP", but registered as "WHAG Community Enterprises CIC" which is closely linked to WHAG the charity.

The investment was initially treated as a loan with interest accruing on the balance. However, as the loan does not appear to be recoverable in the near future, as explained in the trustees report in 2020, the trustees have reclassified the amount as a mixed social investment in accordance with the Charities SORP (FRS 102). Having considered impairment they fully provided against the investment of £89,165 in the accounts to 31-3-2020..

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	108,212	92,923
Other debtors	2,201	2,608
Prepayments and accrued income	<u>42,976</u>	<u>23,051</u>
	<u>153,389</u>	<u>118,582</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	54,566	23,819
Social security and other taxes	11,594	10,579
Other creditors	25,000	25,000
Pension creditor	2,580	1,570
Accruals and deferred income	<u>73,754</u>	<u>95,739</u>
	<u>167,494</u>	<u>156,707</u>

Deferred income relates to amounts received for future periods. At the year end it amounted to £2,187 (2020 - £39,941).

WHAG

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

17. LEASING AGREEMENTS

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

	2021	2020
	£	£
Within one year	11,483	10,832
Between one and five years	239,691	218,064
In more than five years	<u>173,850</u>	<u>-</u>
	<u>425,024</u>	<u>228,896</u>

Some of the leasing agreements are on a rolling term and either the lessee or the lessor can cancel the rental agreement giving a months notice, therefore the commitment at the year end is a monthly rent payment.

18. MOVEMENT IN FUNDS

	At 1.4.20	Net movement	Transfers between	At
	£	in funds	funds	31.3.21
		£	£	£
Unrestricted funds				
General fund	925,748	59,408	(5,725)	979,431
IT Replacement fund	15,000	-	-	15,000
Property maintenance fund	10,000	-	-	10,000
Building fund	61,674	-	-	61,674
Head office running costs	135,800	-	-	135,800
Business development post	38,000	-	-	38,000
Voluntary Co-ordinator post	<u>40,000</u>	<u>-</u>	<u>-</u>	<u>40,000</u>
	1,226,222	59,408	(5,725)	1,279,905
Restricted funds				
White ribbon	355	-	-	355
CWaC Play Therapy	1,550	-	-	1,550
GMP Rochdale Strive funding	3,505	-	-	3,505
Knitting Nans - Children	386	-	-	386
Festival Church - Beautiful Project	250	-	-	250
Womens Aid - Trauma	275	-	-	275
Complex Needs and DCLG 1/2	-	(11,732)	11,732	-
CCF Grant	1,464	-	-	1,464
Womens Group work	12,155	-	(12)	12,143
Anne Duchess Westminster	50	(50)	-	-
Windfall grant	54,276	(6,776)	-	47,500
MHCLG	-	30,641	-	30,641
PCC Halton MHCLG	-	10,650	-	10,650
Sports England Fund	-	650	-	650
CCF/S Morgan Fund	-	2,614	-	2,614
L Michie Fund	-	7,321	(5,995)	1,326
DEFRA	<u>-</u>	<u>20,000</u>	<u>-</u>	<u>20,000</u>
	74,266	53,318	5,725	133,309
TOTAL FUNDS	<u>1,300,488</u>	<u>112,726</u>	<u>-</u>	<u>1,413,214</u>

WHAG

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,071,660	(1,012,252)	59,408
Restricted funds			
Complex Needs and DCLG 1/2	50,761	(62,493)	(11,732)
Anne Duchess Westminster	-	(50)	(50)
Windfall grant	2,564	(9,340)	(6,776)
MHCLG	98,805	(68,164)	30,641
PCC Halton MHCLG	25,624	(14,974)	10,650
Sports England Fund	2,680	(2,030)	650
CCF/S Morgan Fund	9,699	(7,085)	2,614
L Michie Fund	8,500	(1,179)	7,321
DEFRA	20,000	-	20,000
	<u>218,633</u>	<u>(165,315)</u>	<u>53,318</u>
TOTAL FUNDS	<u>1,290,293</u>	<u>(1,177,567)</u>	<u>112,726</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	1,067,131	(211,149)	69,766	925,748
IT Replacement fund	15,000	-	-	15,000
Property maintenance fund	10,000	-	-	10,000
Building fund	61,674	-	-	61,674
Head office running costs	135,800	-	-	135,800
Business development post	38,000	-	-	38,000
Voluntary Co-ordinator post	40,000	-	-	40,000
CIC loan (2nd year)	76,000	-	(76,000)	-
	<u>1,443,605</u>	<u>(211,149)</u>	<u>(6,234)</u>	<u>1,226,222</u>
Restricted funds				
White ribbon	355	-	-	355
CWac Play Therapy	1,550	-	-	1,550
GMP Rochdale Strive funding	3,505	-	-	3,505
Knitting Nans - Children	386	-	-	386
Festival Church - Beautiful Project	250	-	-	250
Womens Aid - Trauma	507	(232)	-	275
Complex Needs and DCLG 1/2	29,612	(35,846)	6,234	-
CCF Grant	2,790	(1,326)	-	1,464
Womens Group work	12,155	-	-	12,155
Anne Duchess Westminster	1,000	(950)	-	50
Windfall grant	-	54,276	-	54,276
	<u>52,110</u>	<u>15,922</u>	<u>6,234</u>	<u>74,266</u>
TOTAL FUNDS	<u>1,495,715</u>	<u>(195,227)</u>	<u>-</u>	<u>1,300,488</u>

WHAG

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	923,677	(1,134,826)	(211,149)
Restricted funds			
Womens Aid - Trauma	-	(232)	(232)
Complex Needs and DCLG 1/2	40,609	(76,455)	(35,846)
CCF Grant	(1)	(1,325)	(1,326)
Anne Duchess Westminster	-	(950)	(950)
Windfall grant	<u>57,000</u>	<u>(2,724)</u>	<u>54,276</u>
	<u>97,608</u>	<u>(81,686)</u>	<u>15,922</u>
TOTAL FUNDS	<u><u>1,021,285</u></u>	<u><u>(1,216,512)</u></u>	<u><u>(195,227)</u></u>

Transfers between funds

The transfers between funds mainly relate to movements on designated funds following the designation by the trustees. There were three transfers on restricted funds, these were to cover a restricted deficit which was covered by unrestricted funds in the same geographical area.

19. RELATED PARTY DISCLOSURES

A CIC Company called "UP", but registered as "WHAG Community Enterprises CIC" (WHAG CIC) is closely linked to WHAG charity.

Ms Hazel Waddington is a trustee for both WHAG and a director of WHAG CIC.

K Rhodes, who is the Chief Executive Office of WHAG, is also a director on the board of WHAG CIC.

Included in the accounts is a loan account relating to WHAG CIC in "Other Debtors" of £Nil (2020 - £220) and a balance in "Trade Debtors" of £57 (2020 - £1,963)

20. UNRESTRICTED FUNDS

IT Replacement fund

This was originally designated in 2005, as funds set aside for the replacement of IT systems and maintenance. The server was replaced during 2014 and IT equipment replaced in 2017. Due to the purchase of the new head office and equipment, this funding was allocated, but the trustees have considered it prudent to designate £15,000 going forward.

Property Maintenance fund

The Trustees consider it prudent to designate £10,000 per annum on a 3 year property maintenance fund.

Building fund

The building fund was established in 2012 with a view to the charity investing in rental property. In 2013 a property was purchased and it is the Trustees intention to purchase another if a suitable investment is available. The property purchased is currently classified as a social investment. Movement on the fund reflects rental income and costs for the year.

Head office running costs

The trustees have designated £135,800 towards future running costs of the new head office.

Business development post

The trustees have designated £38,000 towards a business development fund to expand the charity.

Volunteer Co-ordinator post

The trustees have designated £40,000 towards a volunteer co-ordinator post to aid in the charity activities.

WHAG

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

21. RESTRICTED FUNDS

White Ribbon

Funding received from Bury Council to buy emergency bags (packs) for women fleeing / experiencing domestic violence.

CWaC Play Therapy

£5,000 was provided to help with the play therapy scheme at Ellesmere Port Refuge Project.

GMP Rochdale STRIVE

£4,498 Was provided by Greater Manchester Police in relation to Rochdale STRIVE victims for Women's Housing Action Group to provide "peer to peer" sessions.

Knitting Nans- Children

£263 was provided by "Knitting Nans" in respect of children in previous years, and an additional £123 was provided this year.

Festival Church

Restricted to provide beauty therapy sessions for the residents in CWaC refuge.

Womens Aid - Trauma

Restricted to provide a safe space and improve quality of life for residents in CWaC refuge.

Complex Needs and DCLG 1 and 2

Restricted project in CWaC in relation the complex needs of people supported and to fund the hub and the two dispersed properties

Cheshire Community Foundation (CCF)

Restricted funding towards play therapy in the CWaC refuge, dispersed properties and in resettlement.

Womens Group Work

Restricted to fund specific womens group work

Anne Duchess of Westminster Charity

Restricted to sessional workers providing one to one therapy and group work in the Hub

Windfall Fund

The Windfall grant received is to support a Play Worker at CWaC premises over three years.

MHCLG Grant

Restricted funding from Cheshire West and Chester authority to support WHAG's additional expenditure for client wellbeing, and also for safe working and living environments for all staff and service users during Covid-19.

PCC Halton MHCLG

Balance of consortium funding from Cheshire West and Chester authority for Halton DA service. Restricted to support WHAG's additional expenditure for client wellbeing, and also safe working and living environments for all staff and service users during Covid-19.

Sports England Fund

Funding received in Rochdale to purchase bikes and accessories for service users to promote active life and mental wellbeing during Covid-19.

CCF/S Morgan Fund

These combined funding streams are to provide wifi availability and any additional Covid-19 expenditure across all WHAG's properties throughout CWaC.

L Michie Fund

Donation to renovate an area for teenagers within the current playroom for service users in CWaC.

DEFRA

Funding from CWaC to support victims of Domestic abuse in the Chester area for items such as food and essential items when needed.